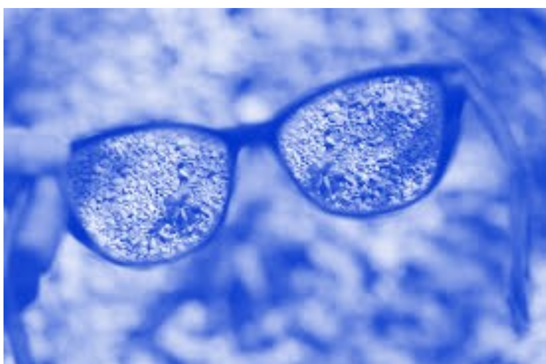
DV Financial Safety Plan

Your Path to a Better Future

Recognize



Address

Escape

Your Financial Safety Plan

Recognize— Address— Escape—

This Matters!

Domestic violence (DV, AKA Intimate Personal Violence) is a pattern of abusive behavior in an intimate relationship used by one partner to gain control over the other partner (save-dv.org). It is an issue that is pervasive, destructive, and financially debilitating. It affects both women and men, and impacts the survivor's life in a profound way. Those affected work tirelessly to restore their safety, health, employment, finances, and more. Missed work and job loss are particularly challenging for survivors. Although sometimes subtle, financial abuse can present the greatest challenge to being able to leave a destructive relationship. Even though financial recovery is difficult, it is possible when armed with the right motivation, knowledge, and direction. This is why survivors must be empowered and equipped with the right resources and tools.

This **DV Financial Safety Plan** is authored by Karen Delgado and brought to you by Resilient Phoenix Coaching to help you **recognize**, **address**, and **escape** economic abuse. It is developed to address the specific financial challenges that domestic violence survivors face, while offering relevant resources and tools that anyone can use to build a better financial future.

This workbook is for educational purposes only. Seek help immediately if you are experiencing any form of abuse.

Here are some compelling statistics from the National Coalition Against Domestic Violence (NCADV):

- Between 94-99% of domestic violence (DV) survivors have also experienced economic abuse.
- 1 in 4 women and 1 in 9 men experience severe intimate partner violence.
- The cost of intimate partner violence exceeds $8.3 billion per year.
- Between 21-60% of victims of intimate partner violence lose their jobs due to reasons stemming from the abuse.
- Victims of intimate partner violence lose a total of 8 million days of paid work.

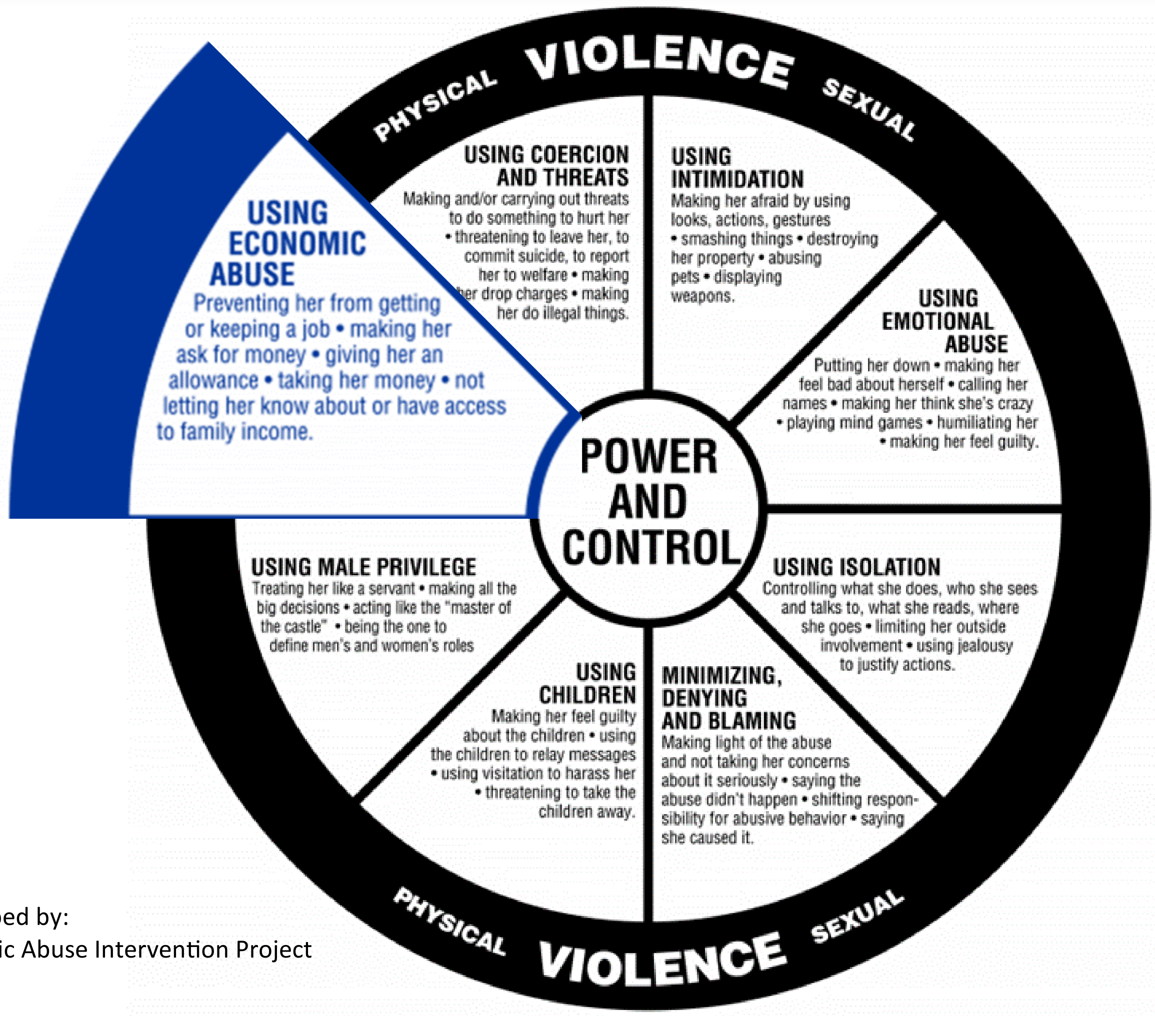
Recognize —

Understand Power and Control...

One of the primary patterns of abusive behavior used to maintain power and control over a partner is economic abuse. According to the National Coalition Against Domestic Violence (NCADV), 94-99% of domestic violence survivors experience economic abuse during an abusive relationship, and finances are often cited as the biggest barrier to leaving an abusive relationship.

While this is without a doubt a considerable challenge to overcome, we believe the following resources will enlighten and empower you on your journey of freedom and fulfillment. While the diagram below is from the female perspective, we want to remind you that the dynamic goes both ways.

Economic abuse is one of the main areas identified within the power and control wheel – intimidation, emotional abuse, isolation; minimizing, denying, and blaming; using children, and male privilege.



Developed by:
Domestic Abuse Intervention Project

Recognize —

Assess Your Situation...

Sometimes it can be difficult to recognize the signs of economic abuse. Victims don't always realize that certain behaviors and actions are abusive when it has been their "norm" for so long. The assessment below is a non-exhaustive checklist to help you identify areas of economic abuse that you may be experiencing. Later in this workbook, we will discuss ways to address and escape the issues you may identify.

Financial Abuse Assessment

Does your partner

Make you give an account of all the money you spend?.............................. ___ Yes ___ No

Restrict your access to your money?... ___ Yes ___ No

Make you ask for basic necessities?.. ___ Yes ___ No

Try to prevent you from furthering your ability to earn income?............... ___ Yes ___ No

Try to prevent you from getting or keeping a job?..................................... ___ Yes ___ No

Control all of the money and decisions about money?............................... ___ Yes ___ No

Make you ask for money or only provide an "allowance"?......................... ___ Yes ___ No

Refuse to give you money for regular monthly expenses?.......................... ___ Yes ___ No

Make major decisions about money without consulting you?..................... ___ Yes ___ No

Spend money only on things they want?.. ___ Yes ___ No

If you answered "Yes" to one or more of these questions, you may be experiencing financial abuse. Seek help from someone you trust as soon as possible.

Recognize —

Recovery After a Breakup...

We recognize that many times the work to develop a financial plan is in the context of a breakup. Whether you are currently working through a breakup, or have experienced one recently, there are important things to consider. In addition to recovering from the trauma of fleeing abuse, survivors often experience a wide range of emotions as they deal with the end of the relationship. Often, these emotions are marked by similar grief stages identified by Elizabeth Kubler-Ross in her book "On Death and Dying".

Stages of Grief -

1. Denial -

This can last for a significant time period. Often, it manifests as not being willing to believe that what happened was truly considered domestic violence, or hoping that things will get better.

2. Anger -

Each of these emotions are valid, even anger. Although with anger, it is very important for survivors to understand how to processing this emotion in a productive manner.

3. Bargaining -

When we face something bad that has happened, we can often adopt a mindset where we believe that if we commit to a change, then another desired change will occur. Sometimes this manifests in the question "What if?"

4. Depression -

Depression is often a natural reaction to grief and loss. With feelings of loneliness, numbness, and fogginess, we might withdraw and feel hopeless. In this stage, it is important to find healthy anchors and face our emotions step by step.

5. Acceptance -

This is where emotions begin to stabilize and we come to terms with new realities. We are able to move forward as we undergo adjustments and readjustments through growth and development.

Recognize —

Hope...

When we are vulnerable and experience trauma, our hope can feel desperately low. Our situation might feel bleak and out of control with no where to turn. While there's never easy answers, hope always plays a crucial role. It's hope that can propel us forward, despite everything we are facing. Hope can always be regained, restored, and cultivated as we choose to move forward.

Where's your hope at?

An important and courageous step is to understand our current level of hope. Below is the Adult Hope Scale created by psychologist C.R. "Rick" Synder, PhD. To complete the scale, read each sentence and think about how you are in most situations and select the number that best describes you.

Definitely False	Mostly False	Somewhat False	Slightly False	Slightly True	Somewhat True	Mostly True	Definitely True
1	2	3	4	5	6	7	8

1. _____ I can think of many ways to get out of a jam.
2. _____ I energetically pursue my goals.
3. _____ There are lots of ways around any problem.
4. _____ I can think of many ways to get the things in life that are most important to me.
5. _____ Even when others get discouraged, I know I can find a way to solve the problem.
6. _____ My past experiences have prepared me well for my future.
7. _____ I've been pretty successful in life.
8. _____ I meet the goals that I set for myself.

Total: _____

Scores below 40 indicate that your hope is low. Between 40 and 55 are slightly hopefully, while 56 and higher represent higher levels of hope. On the next page, we will explore the reasons why hope is important and some ways that we can all build our hope, even when our hope feels lost.

Recognize —

Building Hope From the Ashes...

Why Hope?

Hope makes a difference because it gives us motivation to persevere through challenges and strive for a better future, despite what we might be facing. Hope gives us a sense of purpose, resilience, and vision, even in the worst of times.

Hope serves as an **anchor**, helping us believe that healing and a better future are possible. When we feel powerless, stuck, or overwhelmed by pain, hope provides a sense of direction, resilience, and purpose in our journey to new life. Overall, hope:

Restores a Sense of Possibility – Trauma can make us feel like our pain will never end. Hope reminds us that change and healing are possible.

Encourages Resilience – Hope gives us the strength to keep going, even when the healing process is slow or painful. It helps us push through setbacks and continue seeking support.

Reduces Despair and Isolation – When we have hope, we are more likely to reach out for help, connect with supportive communities, and engage in healing practices.

Building hope...

While hope never comes over night, it can grow with intentional effort. Here are some powerful ways to cultivate hope:

- Focus on practicing gratitude every day by regularly acknowledging the things to be thankful for.
- Decide to view challenges as opportunities for growth.
- When possible, reduce exposure to negativity.
- Find more ways to connect with those who uplift and inspire.
- Engage in creativity, including art, music, writing and any form of expression.
- Connect with a larger purpose through volunteering and giving of your time and abilities.

Recognize —

The Science of Hope...

Believe it or not, there is a science to hope! According to psychologist Rick Snyder, hope consists of three components:

1. Goals

- Goals give us vision for a better future that directs and motivates us.
- Goals act as targets for us to achieve.
- Goals have to be specific and inspiring to drive our efforts!

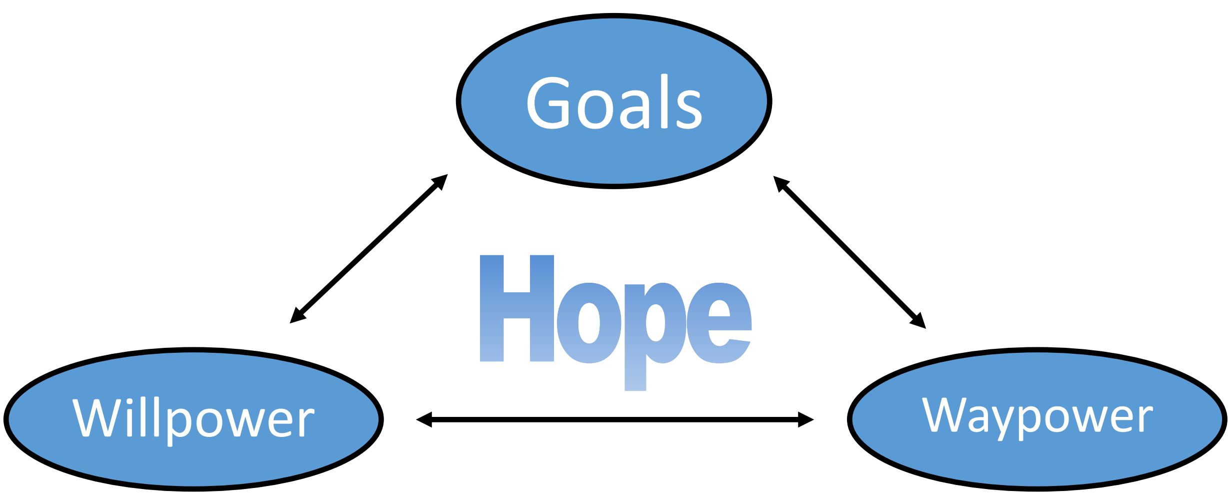
2. Willpower (Agency)

- This is the mental energy and motivation to pursue our goals.
- It is the determination that we will our goals.
- Lack of willpower threatens hope, especially when it feels like we can't affect desired changes.

3. Waypower (Pathways)

- This is the ability to identify different strategies or pathways to reach our goals.
- It includes the mental capacity to identify routes to achieve our goals.
- A critical part of waypower is the ability to find alternative paths when facing obstacles.

Here are some things to consider about how these three components work together. First, willpower without waypower is essentially just a wish. Secondly, having a clear goal is the first step, but willpower keeps us going as we use our waypower to navigate the journey. Finally, hope can be learned and gained as we work on these three components.



Address —

Envision what you want your future to look like...

Creating a Vision for Your Future...

The purpose of this workbook is to empower you to take steps that lead to financial independence. **Understand that *you* are an ambassador of transformation**. This means that you have the power to change your situation! As you learn, gather information, and resources, our hope is that your self esteem will grow and you will become more motivated to take charge of your life. Dream big - Set goals - Take action!

One important aspect of being a change agent is creating your vision for the future. In spaces below, write your thoughts for your ideal future. This will take time, but the most important thing is that you begin to give it some serious thought:

Career:

____

Family:

____

Relationships:

____

Travel:

____

Finances:

____

Other:

____

Address —

Create SMART goals...

Now that you have some thoughts together about your future, now is a good time to think about your specific goals for each area. It is very important for goals to be more than a wish. Often, we aren't specific about what we want to accomplish and end up directionless. For example, one might say they want to have a financial cushion, but what does that mean? SMART goals help us define our goals so they are Specific, Measurable, Attainable, Relevant and Time Based. Alternatively, one might say they want to save $1,000 for emergencies within the next 12 months.

The following worksheet will help you to define what you want to accomplish so you can take actionable steps to achieve your goals.

Career:

What is the **s**pecific career you want?____

How will you **m**easure achievement? ____

What **a**ction will you take now? ____

How is it **r**elevant? ____

What is your **t**ime frame? ____

Family:

What is the **s**pecific family you want?____

How will you **m**easure achievement? ____

What **a**ction will you take now? ____

How is it **r**elevant? ____

What is your **t**ime frame? ____

Relationships:

What are the **s**pecific relationships you want?____

How will you **m**easure achievement? ____

What **a**ction will you take now? ____

How is it **r**elevant? ____

What is your **t**ime frame? ____

Finances:

What do you **s**pecifically want to achieve financially?____

How will you **m**easure achievement? ____

What **a**ction will you take now? ____

How is it **r**elevant? ____

What is your **t**ime frame? ____

Address —

Facing barriers...

Barriers are real...

When we have to make a change, there will always be things that act as barriers to our journey. These barriers can be internal or external. For example, we might not believe that we deserve to make a change for the better. The truth is, we all deserve to make changes for the better - this is what being a healthy, thriving, and fulfilled person is all about! On the other hand, our barrier could be other people or circumstances in our lives. Perhaps our credit is damaged because of bills we did not pay. Whether we feel we created the barrier or not, we can't stay there.

Barriers must be identified…

If we don't identify our barriers, we can't move forward. Understanding what we are facing is the first step toward our goals. Identifying our barriers will be challenging to every part of our being, but it is also empowers us to make forward progress. These could include family, children, culture, religion, or our values.

What do you think is the main thing holding you back from moving forward with the goal you set?

____

____

What is the first step you need to take to get past this barrier?

____

____

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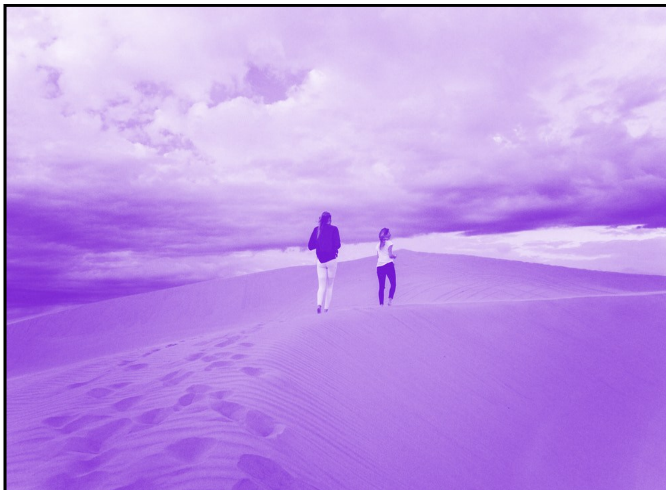
Budgeting barriers...



Beginning Your Journey...

One of the most important and challenging steps to address economic abuse is to evaluate the difference between your income and expenses. This is important because it **illustrates the beginning** of your journey and helps you build your path to the end of your journey.

At the same time, this process is likely to bring up difficult emotions. It can be discouraging at first to see real numbers that show a bleak picture. For example, you might see that you don't have nearly enough income to cover basic expenses.

Even though your picture might not be what you desire now, we encourage you to use this as an opportunity to be proactive and plan for the changes you desire.

Building Your Path...

For some, this serves as a glaring picture of why they are stuck in a destructive relationship, which can feel discouraging and defeating. In light of this, we want to encourage you to take the barriers that you see and visualize the steps you will take to overcome them.

If you see a deficit of hundreds of dollars each month, visualize yourself creating income and managing expenses successfully. Do this continually to build both the mindset that you desire and the learning needed to actualize your vision in real terms.

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Evaluate your income and expenses...

It is important to build an accurate understanding of your financial picture. To begin, you will need to evaluate the difference between your monthly income and expenses. This will help you determine what adjustments need to be made to manage your finances. Here are the steps you should follow: 1. Gather recent bills, receipts, and income documents, 2. Add up amounts for each area of your budget, 3. Total income and expenses, and compare. Don't forget to include miscellaneous expenses as these tend to be overlooked.

My Income

$ _________ Wages

$ _________ Public Assistance

$ _________ Child Support/Alimony

$ _________ Interest/Dividends

$ _________ Social Security

$ _________ Other

$ _________ **Total Income**

Income - Expenses =

____

My Expenses

$ _________ Rent/Mortgage

$ _________ Property Taxes/Insurance

$ _________ Trash Collection

$ _________ Car Payment

$ _________ Car Insurance

$ _________ Credit Cards

$ _________ Student Loans

$ _________ Health Insurance

$ _________ Day Care/Elder Care

$ _________ Gas/Oil/Electricity

$ _________ Water

$ _________ Groceries

$ _________ Telephone/Cell Phone

$ _________ Gas/Parking/Tolls

$ _________ Cable TV/Internet Access

$ _________ Lunches/Dining Out

$ _________ Cigarettes/Lottery

$ _________ Vending Machines/Snacks

$ _________ Hair/Beauty

$ _________ Education

$ _________ Charitable Giving

$ _________ Personal Expenses

$ _________ Car Maintenance

$ _________ Savings

$ _________ Other

$ _________ **Total Expenses**

Spending Journal -

A spending journal helps you to keep track of your out-of-pocket expenses such as coffee, lunch, and snacks. These items can add up to much more than you think. Use the following worksheet to keep track of your spending for one week. Each time you spend money on a miscellaneous expense, write it down. After one week, add it up and see what the impact is. Multiply your weekly total by four—this is the monthly impact of your spending.

Day	What did I spend?
Sunday	
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	

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Create a plan for spending and saving...

Understanding how to balance your income and expenses is the first step to managing your finances effectively. The next step is to your plan for spending and saving. The sections below will help you to organize your income sources, understand your timeframes, and plan for the expenses you will pay. It is also important to remember to set something aside (if possible) for emergencies and unexpected expenses. This will be crucial to staying on track and in control as you work towards your goals. Finally, don't forget about periodic expenses that come up quarterly or yearly such as insurance premiums.

My Income:		Timeframe: (circle one)	Expenses to pay from this source:
Source 1—	____________	weekly/ biweekly/ monthly..........................	____________________
			____________________
Source 2—	____________	weekly/ biweekly/ monthly..........................	____________________
			____________________
Source 3—	____________	weekly/ biweekly/ monthly..........................	____________________
			____________________
Source 4—	____________	weekly/ biweekly/ monthly..........................	____________________
			____________________

My Bills:	Due Date:	Pay Date:
1. ______________________	_______________	_________________
2. ______________________	_______________	_________________
3. ______________________	_______________	_________________
4. ______________________	_______________	_________________
5. ______________________	_______________	_________________
6. ______________________	_______________	_________________
7. ______________________	_______________	_________________
8. ______________________	_______________	_________________
9. ______________________	_______________	_________________
10. ______________________	_______________	_________________

Address —

Track The Areas That you Address...

Staying organized is always a challenge, especially when exiting an abusive relationship. An important step to address the challenges you face is to track the steps you will follow on your path to a better life. Below you will find a brief list of the important areas to consider. These include your income, transportation, housing, childcare, and your overall budget. Later in the workbook, you will find work-sheets and other resources that will help you address each area specifically, Use this checklist to track your overall progress.

	Completed?	**Date:**	**Notes:**
1. Income:			
Determine amount needed each month			
Obtain assistance w/ job seeking			
2. Transportation:			
To work			
To daycare			
3. Housing:			
4. Childcare			
5. Budget:			
Determine monthly expenses & income			
Determine a plan for spending & saving			

Address —

The 7-Day Money Transformation Makeover Challenge!

Now that you've taken time to reflect on your financial picture and consider a different vision for your future, It's time for a transformation, and a makeover… in seven days!! Rather than trying to figure out everything that is ahead of you, you can focus on a few important changes that require simple actions you can do now. This allows you to build up your "financial muscles" and begin implementing new behaviors without feeling overwhelmed by too many variables and unknowns. Even if everything doesn't go exactly as you hope, taking this seven day challenge will give you the courage, confidence, and practice you need to expand your horizons and discover your path!

Here's how it works:

Over the next seven days, complete the instructions on the following pages, one page at a time. There is a separate page for each day… Day 1, Day 2, Day 3, and so on.

After the seven days are complete come back and reflect on:

1. What was challenging,?
2. What did you learn?
3. What changed?

Address —

The 7-Day Money Transformation Makeover Challenge!

Day 1—Financial Gratefulness

Gratefulness is a powerful principle. In fact, some studies have shown that deliberately practicing gratefulness rewires our brain. Often, when it comes to money and finances, we can be hampered by thoughts that are counterproductive to creating meaningful change. This is where intentional gratefulness comes in!!

The challenge for the first day is simple… Write one thing regarding your finances that you are grateful for in space below. Then, write it on a piece of paper and place it somewhere where you will see it every day for the next seven days.

Write your response here!

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The 7-Day Money Transformation Makeover Challenge!

Day 2—Find One Helpful Thing

Learning about finances can be overwhelming if we allow ourselves to get caught up in the unending number of challenges and options before us. One strategy that can help with this is finding the very first and simplest place to start… So, that's what today's challenge is! Simply, find one thing to read about finances that is helpful—no matter what it is about: credit, saving, coupons, or anything… The easiest place to start is with whatever is at the top of your mind and most interesting to you right now, whether it seems immediately important it seems or not.

- Here are some starting ideas:
    - Find a website with coupons,
    - Read an article about reducing financial stress, or
    - Download a budgeting app.

Remember, you only have to do one!!

What did you find?

What is one small action you can take today from what you found?

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The 7-Day Money Transformation Makeover Challenge!

Day 3—Embrace Acceptance

It can be difficult to accept the fact that growth takes time—especially when we need and want things to change quickly. Often though, growth and change happen gradually as we learn, gain experience, and build strength over time. A good example of this is with building muscle through weight lifting. After one, two, three, or even dozens of strenuous workouts, one might not see any difference in their muscle size even though they obsess about whether or not they are growing… BUT… Growth happens through consistent, long-term commitment over time. This is true for our finances as well! All this to say: Don't obsess over what doesn't look like it is changing… because it is changing as you continue to move forward!!

In the circle below, draw a picture of what it would look like if you embrace acceptance more:

Address —

The 7-Day Money Transformation Makeover Challenge!

Day 4—Money and Emotions

Often when we think about money or finances we think about doing math or principles about managing our bills or building credit. Sometimes we think that if we simply gain enough money and a deep understanding of how to use it to our advantage then everything will work out as we hope. Unfortunately, there's more to it than that… Think about the stories you've heard when someone who unexpectedly gained a lot of money or financial opportunity wound up losing it all or dealing with greater challenges than they were equipped to handle. The truth is, money and emotions are tied together—our financial decisions and actions are typically driven by deep feelings and emotions. For the fourth day of the challenge we invite you to think about the emotions you experience when it comes to money.

In the space below, write down one emotion you feel when you are stressed about money, the emotion you want to feel, and how you will change?

The emotion I will work to recognize when I feel stressed about money:

The emotion I want to feel when I feel stressed about money:

I will work to make this change by:

Address —

The 7-Day Money Transformation Makeover Challenge!

Day 5— Estimating how much you will need

First, congratulate yourself on completing more than half of the 7-Day Money Transformation Makeover Challenge! You've practiced gratefulness, learned something new, embraced acceptance, and gotten in touch with your emotions about money—that's no small feat!!

Today's challenge is a bit more practical, but just as important as each of the previous day's challenges. It is estimating how much you need to get by for one month. The key word here is estimating. Believe it or not, this is a powerful way to get started because it helps us break past the pressure of having to figure it all out perfectly. By estimating, you will build a starting point to build off of, and that is one of the most important things to have!

In the spaces below, write down how much you think you will need to cover each expense category for one month.

Again, if you aren't sure that's perfectly okay! The important part of the challenge is that you are creating an initial idea that can be adjusted later as you learn more.

Food & Groceries:

Housing:

Transportation:

Utilities:

Personal Care & Clothing:

Health & Medical:

Address —

The 7-Day Money Transformation Makeover Challenge!

Day 6— Setting Financial Boundaries

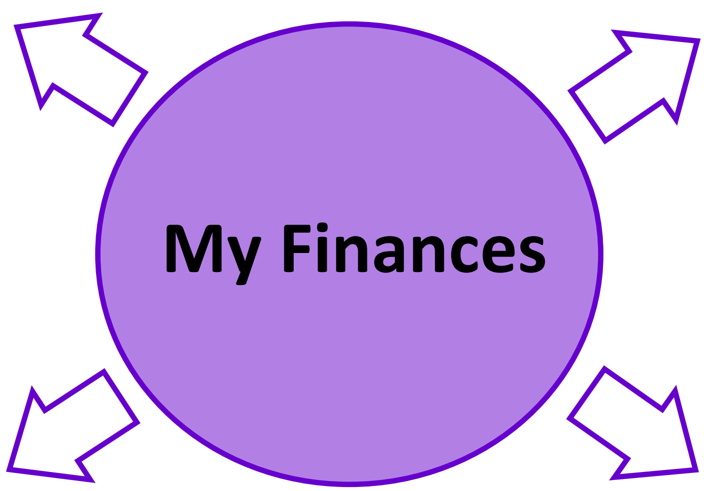
Often we learn about the importance of setting boundaries in various areas of our lives like relationships or work. We know that it is essential for our mental health and well-being because boundaries help us protect things that are important — our time, our energy, and our peace of mind.

In the same sense, it is important for us to set financial boundaries so that we can protect our finances from things that will take us off track and hinder our progress towards our goals. The good news is that the process for establishing and keeping financial boundaries in the same as with any other boundary.

Using the diagram below, answer the questions surrounding the circle to define what you will consider to be outside your financial boundaries.

What causes resentment about your finances?

What do you have to say “no” to?



What makes you feel taken advantage of with your finances?

What causes the most stress about your finances?

Address —

The 7-Day Money Transformation Makeover Challenge!

Day 7— Find an App to Stay On Track

Congratulations on making through the 7-Day Money Transformation Makeover Challenge! Even though it has only been one week, you should be proud of the journey that you competed!

Now it's time to find something that will help keep you moving forward. Your final challenge is to find an app that will help you monitor, track, and manage your credit or overall finances. This can be daunting given all the options out there, but there here are some things to consider that will help you narrow it down:

1. Verify Legitimacy and Security:

- Download from official app stores.
- Make sure that banking and cash management apps are insured by the FDIC or NCUA.
- Make sure the provider uses end-to-end data encryption.

2. Maximize App Protection:

- Use a unique and strong password.
- Avoid using the app while you are on public wifi.

3. Evaluate Features and Reliability:

- Look for apps that use current security methods.
- Check recent user ratings and well-known expert reviews.

What is the app that you chose?

What made you choose this app?

What will you use this app to do for your finances?

Escape —

Keeping yourself safe...

As you continue on your path to economic freedom, there are several tips that are helpful when taking action to protect yourself. Continue to learn and build your understanding of how to maintain your security. Here are some important thoughts to start with:

Banking:

- Open a new account and meet with the financial institution (a manager if possible), have them password protect the account and note the account regarding your situation.
- Transfer money and assets into an account that the abuser can't access.
- Take advantage of mobile banking to access your account quickly if needed.
- Avoid using credit and debit cards that can enable an abuser to track your whereabouts.

Details of closing a joint account:

- Most banks and credit unions will require you to close the account rather than removing your name from it.
- All funds withdrawn belong to the party closing the account.
- Most banks and credit unions do not notify the other party that the account has been closed. However, the other party will know once they attempt to access the account or receive a statement.
- Be sure to make appropriate arrangements for any direct deposits or automated payments that are attached to the account.
- When opening a new account, request electronic statements only, to prevent the other party from gaining knowledge of the account.

Escape —

Keeping yourself safe...

Some other important considerations are your physical records and your activity online:

Physical Records:

- Keep your personal and financial records in a safe location. Leave copies with a trusted friend, relative, or in a bank safety deposit box to which your abuser does not have access (establish a password with this individual).
- Compile an emergency evacuation box with copies of your family's important records and documents.
- Keep copies of car and house keys, extra money and emergency phone numbers in a safe place.

Online:

- If you use the internet to explore domestic violence issues or research how to regain financial independence, make sure your abuser cannot trace your activities.

Cell Phone:

- If you are on a family plan, you can request to have your line taken off of the plan. You will have to provide the following:
    - A signed affidavit from a licensed medical or mental health care provider, licensed military medical or mental health care provider, licensed social worker, victim services provider, licensed military victim services provider, or an employee of a court acting within the scope of their employment.
    - A copy of a police report, statements provided by police, charging documents, protective or restraining orders, military protective orders, or any other official record that documents the covered act.

General:

- Create an evacuation box with copies of your family's important records and documents.
- Change any current passwords (often) and PINs and/or add passwords to the following: email, online banking, online bill payment sites, social media, for in person bank visits, etc.

Escape —

Resources and important information...

National Domestic Violence Hotline - locate a program in your community.

- www.ndvh.org
- (800) 799-SAFE (7233) SMS: Text START to 88788

National Resource Center on Domestic Violence - locate resources and support information.

- www.vawnet.org

National Coalition Against Domestic Violence to locate resources and support information.

- www.ncadv.org
- (303) 839-1852

Family Violence Option Law

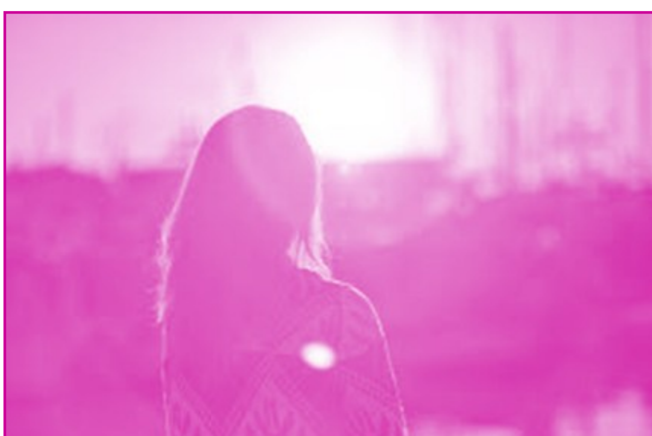
- opdv.ny.gov/professionals/social_services/fvo.html
- The FVO includes procedures to assess for and if necessary, grant temporary waivers of public assistance requirements which may place domestic violence victims at further risk or prevent them from escaping the abuse.

The Annual Credit Reporting Service - obtain copies of your credit reports from Equifax, Experian, and Trans Union:

- www.annualcreditreport.com or call (877) 322-8228

Find a Shelter Program Near You -

- www.domesticshelters.org



Escape —

Resources and important information...

Resilient Phoenix Coaching - Bilingual empowerment coaching for women who struggle with a lack of motivation, self-esteem, and confidence.

- www.resilientphoenixcoaching.com

Suicide and Crisis Line

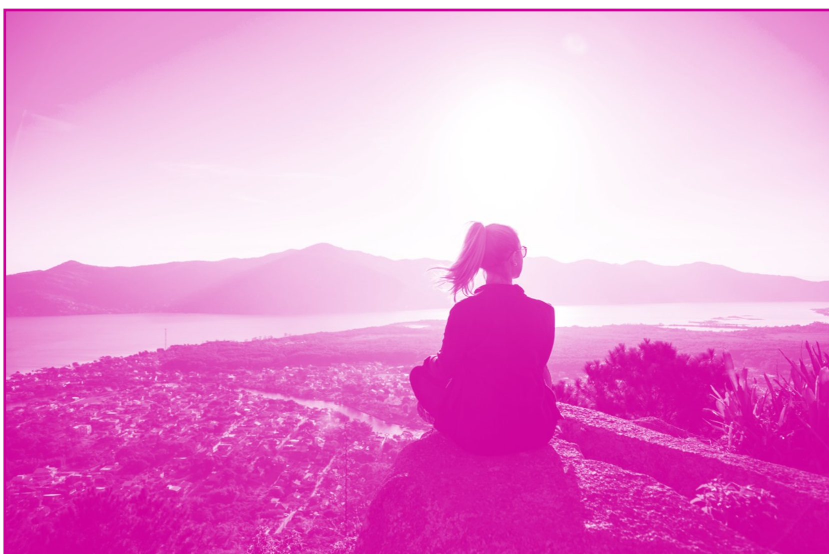
- If you are or know someone who is contemplating harm to themselves, **call 988** or go to: https://988lifeline.org/

Help with Medical Bills

- If you need help addressing a medical bill, this tool will help you understand steps you need to take:
    - www.cms.gov/medical-bill-rights/help/plan

Discounted Cell Phone Service:

- The Lifeline program has provided a discount on phone service for qualifying low-income consumers.
- www.fcc.gov/general/lifeline-program-low-income-consumers



Escape —

Resources and important information...

Office for Victims of Crime

- Resources and help for victims of crime.
- https://ovc.ojp.gov/

Office for the Prevention of Domestic Violence

- Advocates are standing by to give confidential support 24/7 in most languages.
- Call (800) 942-6906 or text (844) 997-2121
- https://opdv.ny.gov/

Survivor Advocacy Center of the Finger Lakes

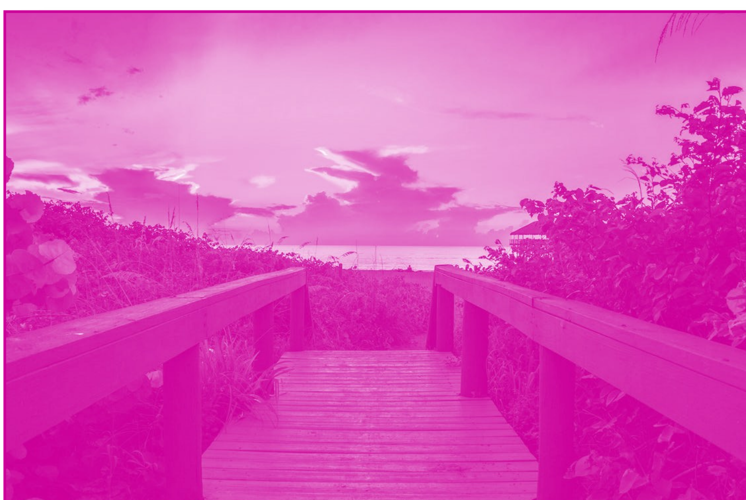
- Support and help for adults and children experiencing domestic and relationship violence and sexual abuse.
- 24/7 Crisis Hotline: (800) 456-117
- https://survivoradvocacycenterfl.org

Better Money Habits Online Financial Education (From Bank of America)

- https://bettermoneyhabits.bankofamerica.com/en

Computer and Technology Access

- Shift2
    - https://shift2nfp.org



Escape —

Exiting safely, securely, and timely...

Exiting domestic violence and economic abuse must be done safely, securely, and in a timely fashion. First, it is important to consider the community resources and organizations that are available to support you. Additionally, there are specific actions you should consider to protect yourself and your finances. Use the checklist below as a guide.

Action	**Completed:** (Y, N, or N/A)	**Contact Info:**	**Notes:**
Contact a local Domestic Violence Shelter		National Domestic Violence Hotline: (800)-799-SAFE	
Change any current passwords and PINs to something unique for the following:			
Email			
Online banking			
Online bill payment sites			
Social media			
In-person bank visits			
Utilities			
Cell phone			
Credit Cards			
Change beneficiaries to appoint a new person if your partner is your current designee for the following:			
Insurance			
Retirement			
Will or Trust			
Get your annual credit reports		www.annualcreditreport.com or call (877) 322-8228	

Help With Pets —

For many DV survivors, their pets are more than pets… they are companions, supporters, friends, and family members! Often, pets give us peace and security in a way that others don't. If you are a pet owner, your pet's safety and well being is deeply important to you—we understand that! Unfortunately, abusers often use threats and acts of harm to your pet to exercise power and control. Consider these statistics from the National Domestic Coalition Against Domestic Violence:

- Up to 40% of domestic violence victims are unable to escape their abusers because they are concerned about what will happen to their pets when they leave.
- 71% of pet owners entering domestic violence shelters report that their batterer had threatened, injured, or killed family pets.

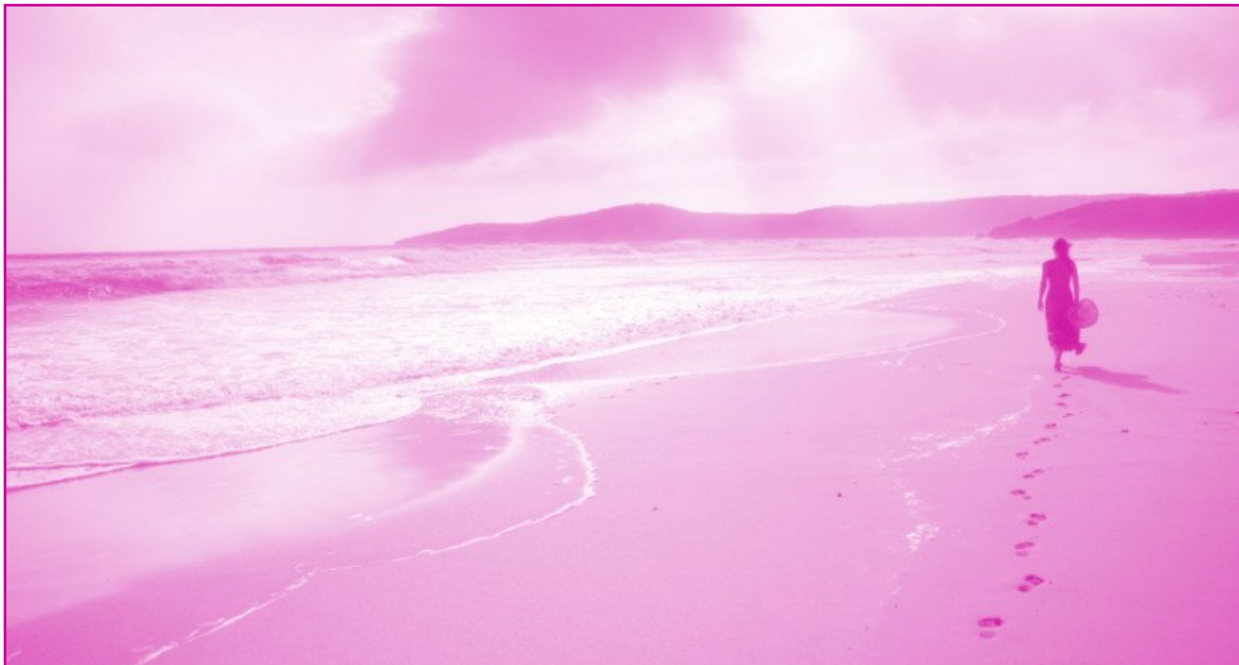
Here is a link to a worksheet from the NCADV that provides more information:

https://www.sheriffs.org/publications/NCADV-Pets-DV.pdf

Here are some helpful things to consider:

- Consider contacting the American Humane Association about special rescue programs: 303-792-9900
- The ASPCA provides helpful information about pet-friendly housing here: https://www.aspca.org/improving-laws-animals/public-policy/housing/pet-friendly-housing-and-survivors-domestic-violence
- Be sure to work with animal control officers and law enforcement to rescue pets from an abuser. Never attempt this alone!
- Be sure to have all the records for your pets collected in one place for a fast exit.
- Be sure that all of the pet's records for vaccination, etc. are in your name as proof of ownership.
- Consider taking pets to a temporary safe haven like a veterinarian, animal shelter, or trusted friend or family member.
- Some DV shelters will allow for pets and even have "foster" programs for pets of DV survivors.

Additional Information—



- The financial impact of domestic abuse can last for 10-20 years while the survivor rebuilds credit and secures housing, childcare, and transportation (Allstate Foundation 2009).
- 40% of Americans (polled) said they, “Did not understand financial abuse.” (Page 5 of VAW-WNet.org—Applied Research, Health Problems, Trapped in Poverty).
- 1 in 4 women report experiencing domestic violence in their lifetime (Tim Chen, Center for Disease Control and Prevention 2000).
- Approximately 1 in 12 men in the U.S. (8.0%) has experienced sexual violence other than rape by an intimate partner in his lifetime. (domesticsheltes.org)
- “Lacking financial knowledge and resources is the number one indicator of whether a domestic violence victim will stay, leave or return to an abusive relationship.” (Jinseok Kim and Karren Gray, Leave or Stay?: Battered Women's Decision After Intimate Partner Violence)
- NCADV Financial Abuse Blog : wwww.ncadv.org/blog/posts/quick-guide-economic-and-financial-abuse
- National Center on Domestic and Sexual Violence: www.ncdsv.org

Notes:

Certificate of Completion

This certifies that

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Ambassador of Transformation!

Has successfully completed the

Financial Safety Plan

Training Course

Offered by:

____

On:

____