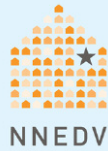




Allstate
Foundation



www.EconEmpowerment.org

The Allstate Foundation Domestic Violence Program ***What Can Survivors Do to Protect Their Finances***

QUESTION:

What can women in abusive situations do immediately to protect their finances and prepare for a more secure future?

ANSWER:

- 1. Start saving now.** Put money away—whether in a separate savings account or hidden away under a mattress. This is true for every woman—not just domestic violence survivors. Saving for your future is the key to financial independence. Every penny counts.
- 2. Get your financial papers in order.** One of the most critical aspects of financial empowerment is knowledge. For a woman who may not understand her financial situation, it is important to know where her financial records are.
- 3. Make copies of your financial and personal papers before you leave.** Make sure you have copies of any financial records, including credit card numbers, insurance policies, social security numbers, birth certificates, PIN numbers, utility bills, etc. The more information you have when you leave, the easier it will be to start over.

QUESTION:

What can women in abusive situations do immediately to protect their finances and prepare for a more secure future?

ANSWER:

There are a few things that domestic violence survivors can and should do to protect their financial security when they are planning to leave, or have just left an abusive situation:

- 1. Call the National Domestic Violence Hotline** at (800) 799-SAFE to find a domestic violence program where you can learn about resources, such as emergency assistance funds, shelter, public benefits and affordable housing.
- 2. Get a copy of your credit report and monitor your credit often.** Abusers often ruin a victim's credit as a form of economic abuse. You can request a free copy at www.annualcreditreport.com or (877) 322-8228. Most financial institutions also provide low-cost credit-monitoring services.
- 3. Open a post office box—and change your mailing address—**for any financial information you may receive before or after you leave an abusive situation. You can get one from the U.S. Postal Service or vendors including Parcel Plus or the UPS Store.
- 4. Contact financial institutions and utility companies,** including your cell-phone service, to secure your private information with new PIN codes and passwords. Change ATM and debit-card PIN codes and the passwords for e-mail and online banking accounts.
- 5. Make necessary changes to your insurance plans,** will or trust beneficiaries, appointing a new person if your abuser used to be your designee.