



HOW TO PROTECT YOURSELF WHEN LEAVING AN ABUSIVE RELATIONSHIP

Before you leave:

- › Hide any money you can where only you know where to find it
- › Find a safe mailing address—such as the home of a trusted friend or family member
- › Change all your passwords and PINs
- › Get a new email account
- › Purchase a pre-paid cellular phone
- › Find out where all important documents are kept in your home

When you leave, take the following—yours and your children's—with you:

- › Bank or credit cards, checkbooks
- › Bank statements, tax returns, pay stubs
- › Rental agreements or mortgages
- › Insurance and medical records
- › Birth, marriage, and immigration documents
- › Driver's license, ID card, passports, SS cards
- › Copies of partner's pay stubs or tax returns

IF YOU SUSPECT THAT YOU ARE A VICTIM OF FINANCIAL ABUSE OR IDENTITY THEFT

People may stay in an abusive relationship because they are afraid that they won't be financially independent if they leave.

The City of New York is here to help you. Call 311 to make a free and confidential appointment at a Financial Empowerment Center where a counselor can help you take control of your finances.

A financial counselor can help you:

- › Take control of your debt
- › Deal with debt collectors
- › Improve your credit
- › Create a budget
- › Open a bank account
- › Start an emergency fund
- › Save and plan for your future

If you or someone you know is a victim of domestic violence, help is available.

In case of emergency, call 911
For other City services, call 311

Both offer 24-hour assistance in all languages.

www.nyc.gov

PROTECT YOURSELF FINANCIALLY



Simple Steps to Prevent Financial Abuse and Identity Theft



Michael R. Bloomberg
Mayor

Mayor's Office to Combat Domestic Violence

Yolanda B. Jimenez
Commissioner

Department of Consumer Affairs
Office of Financial Empowerment

Jonathan Mintz
Commissioner

Victims of domestic violence or financial abuse may also seek help at a Family Justice Center (FJC). At an FJC you can meet with a case manager that can put you in contact with social service providers, civil attorneys, immigration attorneys, prosecutors, and NYPD officers who specialize in assisting victims of domestic abuse and their families.

Call 311 to find the location of an FJC near you.

All services are confidential.



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Foundation

THE BASICS: FINANCIAL ABUSE AND IDENTITY THEFT

Financial abuse happens when someone uses money or goods to control another person.

Identity theft is a very common form of financial abuse—it is when one person uses your personal information, like your Social Security number or date of birth, without your permission, even if the person using it is someone you trust or someone you depend on to take care of you.

What information should be kept private?

In some circumstances it may be necessary to share private information with your spouse, employer, doctor, or bank. It can be difficult to know which information is private and which is okay to share.

The following are general guidelines for protecting your identity and credit. Don't forget, there may be some exceptions, but your safety should always come first.

NEVER

- ✗ NEVER give out bank, utility, or public benefits statements or account numbers to anyone
- ✗ NEVER share your birth certificate, marriage certificate, driver's license, passport, immigration documents, insurance or public benefits cards, nor Social Security number (SSN)
- ✗ NEVER give out your children's SSN—even schools do not need this information
- ✗ NEVER lend your credit or debit card to anyone and NEVER give someone a blank check
- ✗ NEVER include your SSN, date of birth, driver's license number, or address on checks—and only buy checks through your bank
- ✗ NEVER use easy-to-guess passwords or PINs—avoid using your mother's maiden name, favorite pet's name, anniversary date, etc.
- ✗ NEVER share passwords with others—do not leave them written down in a place where others may find them
- ✗ NEVER use the same password for more than one account or website
- ✗ NEVER open an email from someone you don't know—especially if it says that you've won money or prizes, or is asking for money or personal information
- ✗ NEVER put your birthday—especially the year—place of birth, or phone number on social network sites like Facebook or Twitter

ALWAYS

- ✓ ALWAYS create a budget—know how much money comes into your house each month and where it is going
- ✓ ALWAYS check bills and statements for sudden increases in spending and/or charges that you do not recognize
- ✓ ALWAYS shred or tear up all documents that include your account numbers, SSN, date of birth, address, phone number, or other personal information before you throw them in the trash
- ✓ ALWAYS use paperless options or ask to receive your statements electronically if possible
- ✓ ALWAYS sign up for direct deposit from your employer or government benefits agency if you have a bank account
- ✓ ALWAYS run a credit report for yourself and your children at least once a year to make sure there aren't any unexplained changes in your credit
- ✓ ALWAYS keep copies of important documents, yours and your children's—passports, birth certificates, marriage certificates, mortgages, medical records, etc.—and store them in a safe deposit or Post Office box
- ✓ ALWAYS delete personal documents from a public or shared computer, and log off when you are finished
- ✓ ALWAYS use your own credit or debit card for online shopping and ALWAYS use secure websites and computers that have updated anti-virus and anti-spyware software—a secure website begins with https://; be sure to log off the sites when you are finished and do not shop on public computers
- ✓ ALWAYS log off and lock your computer when you are finished using it
- ✓ ALWAYS change your passwords regularly—make a note on your calendar to do this once a month
- ✓ ALWAYS lock your cell phone with a password

SMART BANKING TIPS

- › Open your own bank account—in your name only. You can do this even with little money
- › Order blank checks from your bank
- › Keep your checkbook in a secure location

Remember, with only a small amount of information, anyone—even a loved one—can steal your identity and damage your credit score.

A credit score is a number that represents the likelihood that a person will pay his or her debt. It is used by banks, landlords, employers, and others to determine the risk of lending money to a particular person. This is the reason why it is very important that you are the only person using your personal information in money and financial matters.

To check if your credit has been damaged, you can obtain a credit report from one of the three credit agencies: Experian, Equifax, and Transunion. A credit report is a list of all credit and loans in your name.

You can contact all three and ask for your credit report—free once per year—for you and your children.

Experian
1-888-397-3742
TDD: 1-800-972-0322
www.experian.com

Equifax
1-800-685-1111
TDD: 1-800-255-0056
www.equifax.com

Transunion
1-800-888-4213
TDD: 1-877-553-7803
www.transunion.com

You may contact the credit agencies individually or visit www.annualcreditreport.com.

Finding any of the following could be a sign of identity theft:

- › Low credit score
- › Inaccurate personal information—names, addresses, etc.
- › Accounts you don't recognize or don't remember opening
- › Late or missing payments, or transactions you did not make on accounts you do recognize