



# FINANCIAL SELF AWARENESS

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](http://www.nyc.gov)

## HOW TO PROTECT YOUR SOCIAL SECURITY NUMBER

It is equally important to keep private your Social Security number (SSN). Using someone else's SSN is against the law.

- › Do not carry your SS card with you—keep it in a safe place
- › Do not share your SS card with anyone
- › Memorize your SSN
- › Do not share your children's SSN with anyone—even with their school

## 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



## How to Recognize Financial Abuse and Identity Theft in Your Relationship



**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.**

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Michael R. Bloomberg  
Mayor



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# WHAT IS FINANCIAL ABUSE?

Financial abuse can be very subtle—it happens when someone else tells you what you can and cannot buy or forces you to share control of your money and bank accounts. At no point does someone you love have the right to use your money or tell you how to spend it, regardless of how much or how little money you have.

## HOW TO RECOGNIZE FINANCIAL ABUSE IN YOUR RELATIONSHIP

You may be at risk if your partner or loved one does any of the following:

- › Says that you can't make it on your own or support yourself
- › Puts you on an unreasonable allowance or denies you or your children money or basic needs
- › Tells you that you are not smart enough to do math or pay bills
- › Makes decisions about money without you
- › Hides financial information or mail from you
- › Forbids you to have access to household accounts
- › Gets angry when you ask about money or bills
- › Uses money to threaten you
- › Destroys your personal property
- › Stops you from going to school or work, or from seeing family and friends
- › Forces you to work, controls where you work, or refuses to work or contribute to the home
- › Takes your paycheck or money
- › Opens a bank account in your name and knowingly writes bad checks from that account
- › Forges your signature or forces you to sign things you don't understand

Sometimes financial abuse can happen without the intention to hurt someone—like using the name of your children, partner, or parents to open a utility account. But this is still **FINANCIAL ABUSE** and **IDENTITY THEFT**.

## WHAT IS IDENTITY THEFT?

Identity theft is a very common form of financial abuse. It is when someone uses your personal information without your permission to obtain a credit card, utilities like electricity or gas, public benefits, loans, a cell phone, or even a gym membership.

Personal information that should never be shared includes your Social Security number and date of birth.

Using your information without your consent is identity theft even if the person that uses that information is a loved one—a spouse, partner, child, parent, or sibling.

## WARNING SIGNS OF IDENTITY THEFT

- › Your partner, child, or caregiver suddenly starts to spend more money than usual and refuses to talk to you about it
- › You begin receiving bills, phone calls, or mail from credit card companies or collection agencies about accounts in your or your children's names for which you did not apply
- › Utility or credit card bills arrive late or not at all
- › Unfamiliar charges or withdrawals appear on your credit card or bank account statements
- › Your bank account is frozen or your wages are garnished—this means that your earnings are sent directly to a collection agency to pay off a debt
- › You are denied credit or utilities, or you are turned down for housing or a job because of poor credit
- › Your partner or loved one asks you to sign a document that you don't understand

Identity theft can also be used to stalk you—to monitor what, when, and how you spend your money, and even find out where you live.

Identity theft can also hurt your credit score.

**Financial abuse occurs in 98% of all abusive relationships.**

### MYTH

- › If I am married, my spouse can open a credit card or apply for a loan in my name.
- › If I am in a relationship, I am responsible for money my partner owes.

### FACT

- › No one can use your name to open an account or establish a line of credit.
- › Different states follow different laws when it comes to debt acquired during a relationship.

## WHAT IS A CREDIT SCORE?

Credit scores are calculated based on your credit card history, the amount of debt you owe, and information such as bankruptcies or late payments.

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.

## HOW TO FIND OUT IF SOMEONE HAS BEEN USING YOUR INFORMATION

The only way to know for sure if identity theft or debt has damaged your credit is to obtain a credit report. A credit report is a list of all credit and loans in your name.

There are three credit agencies: Experian, Equifax, and Transunion. 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

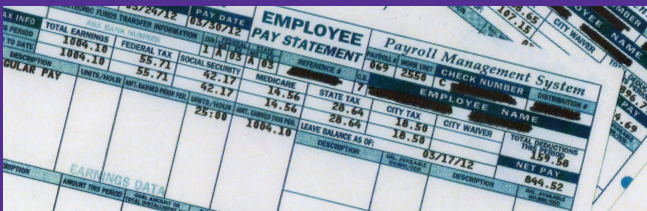
### Transunion

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TDD: 1-877-553-7803  
www.transunion.com

You may contact the credit agencies individually or visit [www.annualcreditreport.com](http://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



## 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

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# PROTECT YOURSELF FINANCIALLY



## Simple Steps to Prevent Financial Abuse and Identity Theft



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# 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.

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## PROTECT YOUR IDENTITY DURING SEPARATION OR DIVORCE

If you are married or living with your partner and are going through a divorce or separation, it is important to protect yourself from the possibility that he/she may later use your personal information to steal your identity—this can happen even if the relationship ends on good terms.

When you start a separation or divorce process, make sure that you speak with your attorney about your finances—how you and your partner handled money, who was responsible for what, and the debt that you had together or separately while you lived together.

Be sure to also protect your children's identity—you can run a credit report in their name with the three credit agencies.

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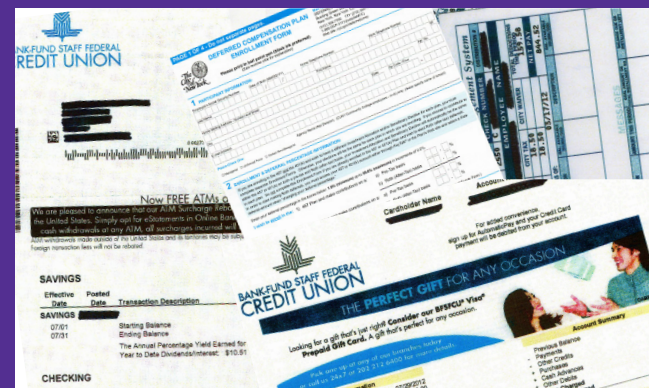
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# FINANCIAL REPAIR AND RECOVERY



## Fixing Damaged Credit and Regaining Control of Your Financial Identity



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# YOU ARE A VICTIM OF IDENTITY THEFT...

...if someone used your Social Security number (SSN), date of birth, or any other personal information to obtain credit cards, utilities, public benefits, loans, cell phones, or even a gym membership in your name and without your permission.

If you discover you are a victim of **identity theft**, there are steps you can take to **repair** your credit and **recover control** of your finances and your identity.

## FIRST STEPS

- › Call creditors, account holders, and banks and tell them you are a victim of identity theft
- › Close accounts that your abuser may have access to and open new ones
- › Separate all shared accounts or remove your name from them if possible—bank, credit cards, utilities, etc.
- › Change passwords or PINs
- › Ask for a new bank, debit, and credit card—even if you never shared those accounts with your abuser
- › Make sure you have a safe address where you can receive your mail, or get a Post Office box
- › Call 311 to schedule an appointment at a NYC Financial Empowerment Center near you
- › File an identity theft complaint at your local police precinct and also file an identity theft affidavit with the Federal Trade Commission (FTC)

Not filing a police report can make the process of repairing your credit and regaining control of your identity slower and more difficult.

Reporting the theft is the only way to clear your name and become financially independent.

Not reporting means that you do take responsibility for accounts or debt that are not yours.

## TO FILE A POLICE REPORT

You may go to any precinct—bring the following information:

- › What theft occurred
- › When the theft happened
- › How you found out about the theft
- › Identity theft affidavit from the FTC, if you already have one

If you do file a report and clear your name, it may be easier to rent your own apartment or home, apply for government benefits, and obtain a job.

Debt in your name may result in court judgments against you. Your bank accounts could also be frozen or your wages garnished—this means that your earnings are sent directly to a collection agency to pay off a debt.

## REGAINING CONTROL

If your credit report shows signs of identity theft, you should take the following actions:

### Fraud Alert

You have the right to ask the three credit agencies to place a fraud alert on your file. This will tell potential creditors—credit card companies, banks, lenders, etc.—that you are a victim of identity theft.

There are two types of fraud alerts. An initial fraud alert lasts 90 days, and an extended fraud alert lasts for seven years. There may be a small fee charged, but if you have a police report, the service is free.

### Security Freeze

A security freeze will prevent the credit agencies from releasing your credit report without your knowledge until you remove the freeze—a step you can take once you have repaired your credit. However, be aware that using a security freeze could delay the approval of new requests—bank accounts, credit cards, loans, government services, etc.

### Identity Theft Affidavit

You can contact the Federal Trade Commission to file an Identity Theft Affidavit—a document that can be used to report information to many companies. This simplifies the process of alerting companies where a new account was opened in the victim's name. Previously, victims of identity theft had to fill out a separate reporting form for each fraudulent account opened by the identity thief.

For a copy of the Identity Theft Affidavit contact:

Federal Trade Commission

1-877-438-4438

TDD: 202-326-2502

[www.ftc.gov/bcpt/edu/resources/forms/affidavit.pdf](http://www.ftc.gov/bcpt/edu/resources/forms/affidavit.pdf)

## SOCIAL SECURITY FRAUD

If you discover that someone has used your Social Security number, call or email the Social Security Administration: 1-800-269-0271 | [www.ssa.gov/oig/hotline](http://www.ssa.gov/oig/hotline)

## FIXING DAMAGED CREDIT

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