



## 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.

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



Michael R. Bloomberg  
Mayor

**Mayor's Office to Combat Domestic Violence**

Yolanda B. Jimenez  
Commissioner

**Department of Consumer Affairs  
Office of Financial Empowerment**

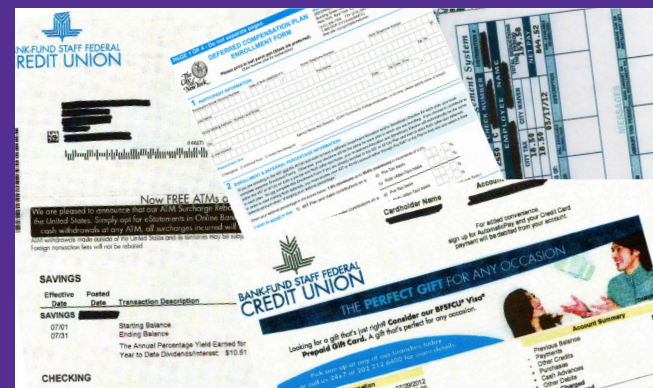
Jonathan Mintz  
Commissioner

**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.**

# FINANCIAL REPAIR AND RECOVERY



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



Michael R. Bloomberg  
Mayor

**Mayor's Office to Combat Domestic Violence**

Yolanda B. Jimenez  
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**Foundation**

# 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

The only way to know for sure if you are a victim of identity theft is to obtain a credit report from one of the 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](http://www.experian.com)

### Equifax

1-800-685-1111  
TDD: 1-800-255-0056  
[www.equifax.com](http://www.equifax.com)

### Transunion

1-800-888-4213  
TDD: 1-877-553-7803  
[www.transunion.com](http://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