



# 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.**

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

**All services are confidential.**



Michael R. Bloomberg  
Mayor



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

Yolanda B. Jimenez  
Commissioner

# 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

### Transunion

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

### Equifax

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