



The process of leaving an abusive situation is different for every survivor. This module addresses steps to consider before deciding to leave, including steps to take to protect your safety and gain some financial control. If staying in your current situation is the best option for you right now, this module can help you to increase your safety and understand your options.



Ohio Domestic Violence Network
<https://www.odvn.org/>



The Moving Ahead Curriculum

Module 1

Keeping Safe & Starting Over



WHAT IS FINANCIAL ABUSE?

Financial abuse is a common tactic used by a person who is inflicting abuse upon a current or former partner.

Financial abuse is a form of domestic violence. Healthy relationships are built on respect and trust. Both partners should have equal respect, access, and say in financial decisions.

FINANCIAL ABUSE CAN INCLUDE

- Controlling how a partner spends money
- Keeping money from a partner
- Not allowing a partner to earn money
- Using a partner's credit or debit card without their knowledge or permission
- Stealing a partner's money, identity, credit, or property
- Keeping information about shared finances a secret from a partner

UNDERSTAND YOUR FINANCIAL RIGHTS

- You have a right to keep your own personal information, including your social security number, driver's license, birth certificate
- You have a right to information about assets you own personally or jointly, including bank accounts, retirement and investment accounts, homes, and automobiles

FINANCIAL SAFETY PLANNING

Whether or not you choose to leave your relationship, financial safety planning can improve your options. Ending a relationship with a partner who is abusing you is a significant and courageous decision.

THERE ARE STEPS TO CONSIDER WHEN DOING SO

- Collect information about your assets and liabilities
- If you can do so safely, make copies of your assets or take pictures and keep those copies and photos in a safe place
- Start saving money
- If you leave, consider taking half of the money in any joint accounts

SAFETY TIPS

- A partner may be tracking your location or accessing information on your phone. If possible, get a new cell phone and account so that you are able to safely contact help or emergency services
- Find out if your state has an address confidentiality program. If not, consider using a P.O. Box
- Create a new or extra password for your bank, utility, credit card, phone, and other accounts your partner may have access to
- Reduce the number of accounts in your name. You could find housing that includes utilities in the monthly rent or open utility accounts in a roommate's name

ORDERS OF PROTECTION

Orders of protection are court orders signed by a judge which prohibit a current or former partner from threatening, stalking, harassing or contacting a survivor of domestic violence.

AN ORDER OF PROTECTION CAN INCLUDE THE FOLLOWING

- Remove a partner from your home
- Ban a partner from coming to your home or workplace
- Ban a partner from contacting you in person, by phone, electronically or through other people or groups
- Ban a partner from contacting your workplace
- Prevent a partner from removing a child from school or childcare

ORDERS OF PROTECTION CAN PROVIDE FINANCIAL RELIEF TO SURVIVORS OF DOMESTIC VIOLENCE INCLUDING

- Child support
- Mortgage or rent
- Continued payments on auto or medical insurance premiums
- Continued payments on essential utilities
- Temporary possession of property like a car or clothing

REMEMBER

Orders of protection are available regardless of immigration status and can be used as evidence by survivors seeking legal status.