



Tips for Advocates: Financial & Benefits Assistance

Access to Your Money

- Survivors often encounter problems accessing money. An abusive partner may withdraw funds and close a joint account, may restrict access or report fraudulent activity on credit cards, or have funds deposited directly to them. Survivors may also consider discussing their rights regarding access to joint accounts and assets with an attorney.
- A survivor can consider opening a new individual bank account with a new banking institution.

Debt Information, Money Management, & Credit Repair

- Credit reports and scores are used for various purposes such as housing rental decisions, utility establishment, employment, insurance coverage, and loan rates. Negative, false, or incomplete information on credit reports can have serious consequences.
- Understanding credit scores and how they affect financial decisions can give information and choices to survivors. Help them access their credit score at www.annualcreditreport.com.
 - Addresses provided on credit inquiries, disputes, or requests will be displayed on a credit report. Consider listing a PO box or a relative's address when working on credit issues.
- Check out the Center for Survivor Agency & Justice's [webinar series](#) to identify credit rebuilding strategies.
- Check out VAWnet's special collection on [Building Credit and Assets: Helping Survivors Recover from Economic Abuse](#).

Public Benefits

- Texans can apply for most public benefits, including SNAP, Medicaid, Medicare, and TANF, through www.yourtexasbenefits.com. Check out their [website](#) for more information and eligibility requirements for each of the programs.
- Applying for public assistance can prompt an automatic child support review. If this would place the survivor or child in danger, the survivor can use Good Cause, also called the *Family Violence Option*. If a TANF participant needs a waiver from the child support requirement, they should inform their Texas Works Advisor at the local Health and Human Services Commission benefits granting office.
- Check out www.getchildsupportsafely.org for more information about good cause from child support can be found at. If the survivor needs a waiver from the work requirements, s/he should inform his/her caseworker at the local workforce office.



Additional Resources

- [TCFV's Economic Advocacy website](#) - Includes resources on budgeting, prioritizing debt, credit, asset building strategies, and more. Call 512-794-1133.
- [Texas Advocacy Project](#) - Statewide family law legal line staffed by attorneys who provide assistance related to domestic violence and sexual assault as they pertain to civil law. Call 1-800-777-FAIR (3247).
- [National Network to End Domestic Violence](#) – Online financial empowerment resources including a [Financial Empowerment Planning Guide](#).
- [Allstate Foundation](#) – Online financial curriculum explaining how advocates can work with survivors on basic financial literacy, repairing credit, applying for loans, major purchases, understanding insurance, and more.