

Resources/Links For Survivors Of Economic/Financial Abuse

Recommended by Illinois Coalition Against Domestic Abuse

We have provided links to some resources we feel may be helpful to survivors and the advocates providing them service. We don't necessarily endorse or support all of the the opinions of these organizations. Rather we wish to link survivors of economic abuse to resources they may find useful.

Get Your FREE Credit Report

Each year, you are entitled to one free credit report from each of the three credit bureaus. You won't get your score for free, but you will be able to see your report and verify that all of the information is correct. You can get all three at once and compare, or you can get one every few months to monitor your credit consistently. Visit: www.annualcreditreport.com for your free report.

This site will need some personal information from you to verify your identity. If you do not feel comfortable giving your personal information over the internet, you can also request your report by fax or phone.

Note: Requesting a credit report may not be safe for some survivors of domestic violence. If your abuser regularly looks at your credit history, you may be endangering yourself by getting the report on your own. Requesting the report could update your most recent address and contact information and let your partner know where you are. If you are concerned about your safety, please contact your [local domestic violence program](#) and ask for ways that you may be able to get your credit report safely.

Putting a Fraud Alert or Credit Freeze on your Report

A *fraud alert* puts a note on your credit report that someone may be using your personal identification without your permission. This will make it more difficult for you or someone else to get new credit in your name. Fraud alerts are free and must be resubmitted every 90 days to your report.

A *credit freeze* is a new tool that will "freeze" your credit history. No one will be able to take out new credit or cancel current credit in your name until the freeze is removed. While it is free to put a credit freeze on your report, it will cost \$10 per bureau to remove the freeze. A credit freeze is not recommended for most people and especially not if you anticipate taking out any new credit (like a credit card or a loan) soon.

You place a fraud alert or credit freeze on a credit report by contacting just one of the three credit bureaus (by phone or through the website). As soon as one places a fraud alert on your account, it will notify the other two bureaus who must also add the fraud alert to the account. The three credit bureaus are:

- Equifax: 1-877-576-5734; www.equifax.com

- Experian: 1-888-397-3742; www.experian.com/fraud
- TransUnion: 1-800-680-7289; www.transunion.com

Note: Placing a fraud alert or a credit freeze on your credit report could endanger your safety. If your abuser attempts to take out new credit in your name, he/she will be denied. This may not create a safe situation for you. If you are concerned about your safety, contact your local domestic violence program advocate to discuss a safety plan.

Need some guidelines on how to pay off your debt?

CNN Debt Calculator - <http://cgi.money.cnn.com/tools/debtplanner/debtplanner.jsp>

This is a great way to calculate different options to pay off debt. It can tell you how long it will take to pay off a debt with minimum payments, give an outline on how to pay off debt within a certain time, or tell you how much interest you will end up paying on your debt.

Foreclosure Resources

Are you facing foreclosure on your home? It may be best to contact a housing counselor to help you with your situation. Whether you are currently in the foreclosure process, delinquent on your housing payments, or fear becoming delinquent on your housing payments soon, there are resources available for you.

To Prevent Foreclosure: www.foreclosure-support.com/stop-foreclosures.php This website will discuss different programs current available to consumers facing foreclosure.

Get a HUD Approved Housing Counselor: Throughout Illinois (and the country) there are HUD approved housing counselors that are available to help you navigate this difficult process. Visit:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=IL> to find the counselor closest to you.

For more information you can also contact the Illinois Coalition Against Domestic Violence at www.ilcadv.org.