



TEXAS ADVOCACY PROJECT

All Texans should live safely in hope, not fear.

800.374.HOPE

Financial Empowerment

A Short Term Financial Safety Planning Guide



Be aware that gathering these documents may put your safety at risk.

Talk to an advocate to create a safety plan. As you start collecting the above documents, consider storing them in a sealed envelope and in a safe place.

Many survivors who have fled their home report being surprised to discover their partner immediately drained joint bank accounts. This tactic is a deliberate attempt to regain control over you and your children and can be a very powerful method. Consider securing at least half of the money in joint accounts in another account under your name only, as soon as possible. Doing so is a way of protecting yourself and ensuring that you have the means to take care of yourself and your children. You may be asked to account for how the money was spent at a later date by the court, so it's a good idea to track how you spend the money.

Step One-Take Stock: It's important to know what you currently have access to, so that you can plan and protect it. Use the following grid to explore your access to finances and accounts.

	Account in Your Name Only	Account in Both Names	Account in Partner's Name	Amount
Cash on Hand				
Checking Account				
Savings Account				
Other Account(s)				

Step Two-Looking Ahead: Determine your immediate living expenses. If you are staying in shelter or with friends and family, this amount should be minimal. However, you still may have expenses that need to be addressed such as medications, transportation expenses, etc. It's important to start planning now so that you optimize the resources.

	Amount	Due Date
Current Cash / Account Total		
Expected Income		
Paychecks from Employers		
TANF (State / Federal Assistance)		
Disability / Unemployment		
Child Support		
Other		
Income Sub-Total		
Expected Expenses		
Rent / Mortgage		
Transportation (Car Payment, Auto Insurance, Taxi, Bus, Train)		
Credit Cards / Installment Payments		
Food		
Medical (Co-pay, Prescriptions)		
Childcare		
Other		
Expenses Sub Total		
Income Minus Expenses Total		

Step Three-Document Checklist: The following list of documents may help you stay safe and rebuild your financial life. In some cases, you may also need to obtain these documents for your children as well. Don't be discouraged if you are unable to obtain all of these documents.

	Have	Need
Legal Documents		
Birth Certificate(s)		
Marriage Certificate		
Divorce & Custody Decree(s)		
Passport / Immigration Paperwork		
Social Security Card(s)		
Will / Trust Documents		
Records of Pending Legal Actions		
Protection / Restraining Orders		
Driver's License / ID Card		
Financial Documents		
Bank Statements		
Credit Card Statements		
Pay Stubs		
Tax Records		
Public Benefits Documents		
Money Order Receipts		
Health Documents		
Insurance Cards		
Medical Records & Prescriptions		
List of Doctors		
Property Documents		
Lease / Mortgage Documents		
Titles (Car, Home, etc.)		
Vehicle Registration		
Insurance Policies		
Pictures of Property / Furnishings / Collectibles		