

My money, my life.

A financial guide for victims
of domestic violence



The **co-operative bank**

Refuge



For women and children.
Against domestic violence.

Remember you are not alone, help is available

Financial difficulties can be scary or confusing to manage at the best of times, but untangling such problems can be even more daunting if you have also experienced financial abuse and domestic violence.

Just remember, you are not alone. This guide provides information about agencies that can offer support and it takes you through some of the steps you may want to think about to regain your financial independence and re-build your life free from abuse.

There is more information about domestic violence and how to rebuild your life following financial abuse on Refuge's website: **www.refuge.org.uk**.

Refuge's website has a button in the top right hand corner that enables you to access the site discreetly. There is also information on how to delete your search history, to minimise the chances of your partner finding out.

If you have experienced other forms of abuse from your ex/partner, you may want additional support and information to address this. We have provided contact details for organisations that can help at the back of this guide.

You can also call the Freephone 24 Hour National Domestic Violence Helpline, run in partnership by Refuge and Women's Aid, on **0808 2000 247** any time for support. You can speak anonymously and in confidence. Our experienced Helpline workers will offer a listening ear as well as practical support with your legal rights, housing options and financial position.

Note for non UK nationals

If you are not a UK national some of the information, particularly on benefits and housing, may not apply fully to you. If you are concerned about your immigration status, you should seek specialist advice as soon as possible - there are useful contact numbers in the back of this guide and further information available on Refuge's website **www.refuge.org.uk**.

Thank you note

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The co-operative bank

The financial guide was updated by Nick Hopkins, Maria Castellina, Lisa King, Nicola Sharp-Jeffs and Ruth Aitken.

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“My ex-boyfriend was very controlling to the point where I was not allowed to spend my own income on anything, including food for myself or clothes. I got ill from barely eating.”

“My husband has the password to our joint account on line, so I am unable to gain access without asking him to log me in.”

“Debts were put in my name without my knowledge; money was taken from a joint account and my credit card used without my consent.”

“He would waste money very often, but get very nasty if I needed to buy something, like some new shoes or a new coat for myself.”

“I had to beg for money to buy personal items like tights and tampons.”

“I was forced to give up work and be dependent on my ex-partner.”



Section 1

**Domestic
violence and
financial abuse**

You may have picked up this guide because you are experiencing, or have experienced, domestic violence or financial abuse and are not sure what to do.

Financial abuse is a form of domestic abuse. Domestic abuse involves a pattern of behaviour that one person uses to control, undermine and obtain power over another person. Domestic abuse can include physical, sexual, psychological/emotional and financial abuse.

Some people experience domestic violence without ever being physically harmed, though most often, they are abused in many ways at the same time. It is important to remember that non-physical forms of harm, such as psychological or financial abuse, can be just as damaging as physical violence.

It's important to remember that you are not alone. Abuse is a crime and it is not your fault. There are people and organisations that can help.

"I knew what physical abuse was because I was getting it practically every week. I knew what mental abuse was because he'd scream at me for four or five hours that I was stupid, I was dumb. He used to drill it into me that I was stupid and nobody loved me and he was trying to make me a better person. And the financial abuse was interwoven with it."

What is financial abuse?

Financial abuse is a way of controlling a person's ability to acquire, use and maintain their own money and resources.

Financial abuse can take many forms. Abusers may prevent you from earning or accessing your own money; spend or take your money without your consent; build up debts in your name; damage your possessions or property. If you are separated and have children, the abuser might withhold child maintenance payments.

Are you experiencing financial abuse?

Refuge has created a list of questions which might help you recognise whether you are experiencing financial abuse.

Does/did your partner:

- Prevent you from working, or stop you from going to work?
- Prevent you from going to college or university?
- Ask you to account for every penny you spend?
- Check your receipts or bank statements so they can monitor how much you are spending?
- Keep the log-in details, bank cards or PIN numbers for your joint account so that you cannot access the account?
- Spend money allocated to bills for other things?
- Steal, damage or destroy your possessions?
- Spend whatever they want, but belittle you for spending any money?
- Insist on control of all financial matters?
- Insist that all the bills and loans are in your name?
- Make you ask permission before making any purchase, no matter how small?

- Make significant financial decisions without you (e.g. buying a new home, car)?
- Place debts in your name?
- Steal money from you, or use your bank card without permission?
- Withhold child maintenance payments?
- Initiate expensive post separation legal battles knowing you could not afford to fight, or it would bankrupt you?

If any of these situations feel familiar, you may be experiencing financial abuse.

If you are experiencing financial abuse, it is likely you are experiencing other forms of abuse from your partner. These are some common signs that domestic abuse could be happening to you.

Abusive partners

- Are jealous and possessive
- Can be charming one minute and abusive the next
- Make you feel afraid
- Make you feel nervous - like you are walking on egg shells
- Cut you off from family and friends and try to isolate you
- Humiliate and undermine you
- Try to damage your self-esteem e.g. say you are useless and cannot cope without them
- Verbally abuse you - call you names, criticise your appearance or behaviour
- Physically hurt you
- Threaten to hurt you or people/pets close to you
- Check up on you via your email, Facebook, Twitter or text messages

- Play mind games and make you unsure of your own judgment
- Tell you what to wear, how to look, where you can go and who you can see, etc.
- Blame you for their behaviour e.g. say you were “asking for it” or deserved the violence

If you are forced to change your behaviour because you are frightened of your partner, then you are experiencing domestic abuse.

This guide is a useful tool to help you recognise financial abuse and take steps to regain your financial security. If you are experiencing other forms of domestic abuse, this guide also provides information about how you can get help and stay safe.

Investigating your options and practical first steps

If you have started to worry about your financial situation and think that you might be experiencing abuse there are some steps you could take to protect yourself now.

Only make these changes if you can do so safely. If you think taking any of the steps outlined below might increase your risk of harm from your partner, or place another person in danger, then you may need to seek advice from a specialist domestic violence service before taking any action.

- Speak to someone about your options - you can speak to an advisor from the Freephone 24 Hour National Domestic Violence Helpline, run in partnership by Refuge and Women's Aid (**0808 2000 247**). They will be able to provide a listening ear for you to talk about your experiences as well as provide support to work through your options in the short and long term
- Talk to someone face to face - you could meet with a domestic violence outreach worker or Independent Domestic Violence Advocate (IDVA). They can help you to think about your next steps and plan for your safety. The National Domestic Violence Helpline can help put you in touch with your local outreach or IDVA service
- Joint accounts – many couples have a joint account in order to share access to money and to pay bills. You do not have to agree to open a joint account. If you have a joint account already you can ask to freeze the account. This means neither you nor your partner would be able to take money out of the account. This action could increase your risk of harm, so taking expert advice from a domestic abuse specialist might help to ensure you can manage a problematic joint account safely. There is more detail on this in the 'Breathing space' section of this guide
- Security – make sure you, and only you, know your PIN numbers and online banking passwords. If you think your partner has access to your PIN number or password you could consider changing them
- Be clear what is in your name and what is not– such as your joint assets, tenancy agreements, mortgages, bank accounts and credit cards. This will give you a clearer picture of your financial situation

- Know where important financial documents are kept – the next section of this guide gives a list of financial documents which are important for sorting out your financial situation in the future
- Consider talking to a financial expert – this could be particularly important if you have financial ties, like debts, or a joint mortgage. There are many charities which offer this service for free such as Citizens Advice, StepChange or the Money Advice Service. Be sure to tell them if you are experiencing any other forms of abuse so they are alert to any harm that might arise following the financial changes you decide to make
- Identify whether you would be able to access benefits if you needed to – one useful way of doing this is to use a benefits calculator: Try **www.entitledto.co.uk** or **www.gov.uk/benefits-calculators**

If you are doing some initial investigation about your options, it is important that you consider your safety very carefully and do not do anything which could put yourself or someone else at risk. You may want to consider deleting your search history or call logs if you are worried about your partner's reaction should they find out.

Remember in an emergency call **999** – domestic violence is a crime and the police are there to support and protect you.



Section 2

**Separating
safely from
your partner**

If you are thinking about separating from your partner, this section has information about how you might prepare financially to leave.

Separating from an abusive partner can feel overwhelming, but with support, and the right preparations, you can leave safely and build a new life. It is important to be aware that violence can sometimes get worse at the point of separation – so you may want to take steps to find out more or contact a specialist domestic violence agency to ensure you keep safe. You can call the Freephone 24 Hour National Domestic Violence Helpline, run in partnership by Refuge and Women's Aid, on **0808 2000 247** any time for support. You can speak anonymously and in confidence.

“He physically had my money. So I couldn't actually leave. [Having access to money] would have made my life a lot easier and I would have left a lot quicker. But I had to rely on him for everything.”

Creating an escape fund

If you do not have enough money to leave your partner, you may want to consider creating an escape fund. It is important to think carefully about how to do this safely.

Only start your preparations when you can do so without being discovered. Some of the options below may be possible for you, some may not. Here are some ways you might like to prepare:

- Put aside small amounts of money over a period of time that may not be missed by your partner – even small amounts soon add up
- Ask friends or family to look after the money you save

If you are thinking of opening a new bank account and are currently living at the same address as your partner, be aware this carries risks if you don't want your partner to find out. If you already have a savings account which your partner isn't aware of, you may want to consider using that. Opening a new bank account, even on-line, will usually involve some documents being sent to your home address. If you are uncertain whether you can stop your partner from seeing the documents, you may decide to wait until you have moved into a safe location before taking this step.

Gather your financial documents

Having copies of key financial documents can be really important for identification, as well as for accessing benefits, employment and other money in the future. Collect financial papers and documents and get them ready to drop into an emergency bag, or leave them with a friend.

Some examples of important documents include:

- Pay slips, a P45 or P60
- Passport (and your children's)
- Driving licence
- Details of any benefits you are receiving
- National Insurance number
- Bank statements
- Documentation relating to the ownership of your home, mortgage or tenancy
- Utility bills in your name
- Details of any credit cards that are in joint names
- Your children's savings books or details of their accounts
- Your birth certificate (and your children's) and, if you are married, your marriage certificate

If taking the actual documents is not possible or too dangerous to do so, you could scan the originals. Failing that, make a note of or memorise important numbers like your NI number, bank account number, sort codes, reference numbers and key telephone numbers. Not all banks will be able to accept scanned copies of documents for identification, but it will still be useful to have a copy of this key information.

It is important to alert the water, gas, electricity, phone, internet, TV, or any other utility companies when you leave so that any future usage is not charged to you. Some abusers run up huge bills after their partner has left, knowing that all the bills are in their partner's name.

What if I have to leave immediately and have no money?

If you are in immediate danger and need to leave your partner urgently, but do not have access to money, there are options. You could consider:

- **Family and friends** – there may be someone who could lend you money in an emergency
- **Support from your local council** – some councils offer local welfare assistance funds or grants for those experiencing financial hardship
- **Charity grants** – some local charities also provide emergency grants. The website www.turn2us.org.uk is a good source of information on both local council and charitable emergency grants
- **Short-term benefit advance** – if you are starting to claim benefits you can sometimes get a short-term benefit advance if you are likely to be in financial hardship until your benefits come through. You can apply for a short-term benefits advance by contacting Jobcentre Plus

If you are unsure what to do, remember you can always call the National Domestic Violence Helpline, run by Refuge and Women's Aid on **0808 2000 247**. The expert team will be able to talk to you in confidence about your options and also help you (and your children) to find emergency accommodation if you need it.

Remember in an emergency call **999** – domestic violence is a crime and the police are there to support and protect you.



Section 3

**Thinking
through your
housing options**

If you are thinking about separating from your partner, you will need to consider your housing options.

You can either move somewhere else (even if only temporarily), or if you are not in danger, stay where you are and try to remove your partner from your home.

Leaving home

If you need to leave home quickly, there are three main ways that you might do this:

- **Stay with friends or family**
- **Get help from a local council**
- **Stay in a refuge**

1. Staying with friends or family

You may be able to stay with friends or family for a short while. If you are considering this, think about whether this is safe for you and the people you stay with, how long you might be able to stay, whether this might affect any rental conditions for the people you are staying with, and whether you need to contribute financially.

If you are worried about any of these issues, you may need to consider another option. Even if you are able to stay with friends or family for short while, it is important to find out if your local council can help with a longer term solution.

2. Support through the local council

If you cannot stay in your home because of domestic violence, you can apply for accommodation from your council as a homeless person - even before you leave your home. You are entitled to temporary accommodation until a more permanent solution to your housing situation is found. The council is likely to ask you to provide evidence about your experience of abuse. You should provide details and dates of incidents of abuse and any police involvement. Letters about the situation from a court, social workers, a GP or other professional will also help. You can take someone with you for support.

If it is unsafe to stay in your current area, you may apply as homeless to another local council. That other council cannot return you to an area where you are at risk of violence.

3. Staying in refuge accommodation

If you are in immediate danger, you may be able to access a place in a refuge. You can find emergency refuge accommodation through your local council or by contacting the National Domestic Violence Helpline on **0808 2000 247**, run in partnership by Refuge and Women's Aid.

What is a refuge?

A refuge is a place of safety where women and children can stay until they find a more permanent place to live. There is a network of refuges in secret locations across the country.

What are refuges like?

Refuges vary from offering self-contained flats in the community, to accommodation in a shared house. The latter

provides a family room for you and your children and shared access to living spaces with other refuge residents. Some refuges are designed to meet the needs of women from specific cultural or ethnic groups, or for women with disabilities.

One woman describes her experience of staying in a refuge:

“The environment was really ‘light’. I expected it to be a really sad, ‘locked up’ place – but everyone was really normal and gentle. Any time I wanted to talk, they were available, but there was no pressure.”

What support can I get in a refuge?

In a refuge you should be able to get a wide range of emotional and practical support from professionally trained staff. They should meet you regularly to ensure you are getting the support you need. You will also be living with other women who have experienced abuse – for many women the support they receive from other women in the refuge is a huge source of support.

How will I cover the costs of living there?

If you are not working or you are on a low income, you will be able to claim Housing Benefit (or the Housing element of Universal Credit) to cover the cost of staying in the refuge. The refuge team will help you claim this benefit once you arrive.

Women living in a refuge have to pay a weekly personal charge to cover heating, lighting and other utilities. This is not covered by Housing Benefit and must be paid from other benefit entitlement or wages.

If you are claiming Housing Benefit (or the housing element of Universal Credit) and have the genuine intention of returning to your home, you can make a dual claim for up to a year, covering both the rent for your refuge place and the rent on your home. If you do not wish to return home, you can still make a dual claim for up to four weeks to make sure that you are not liable for any arrears on your old home.

Staying safe at home

If you wish to stay at home you must consider carefully whether this is a safe option. If you decide to stay you can try to take steps to remove your partner from the home. Your partner may not agree to leave voluntarily, so getting them to leave may require legal action.

Remember: leaving your home for a while does not affect your right to return, your tenancy rights, or your ownership of the property.

Taking legal action to remove your partner from the home

If you have experienced domestic abuse, you have the right to ask a court to make an occupation order, whatever your housing situation. You can also ask for a non-molestation order at the same time.

What is an Occupation Order?

An Occupation Order is an injunction which states that you can live in your home and that your partner is excluded from the home and surrounding area.

What is a Non-Molestation Order?

A Non-Molestation Order prevents your partner from using violence, threatening violence, intimidating, harassing or pestering you. A breach of such an order is a criminal offence.

If you are thinking about getting an Occupation Order or a Non-Molestation Order you should get qualified legal advice.

A solicitor will be able to give you this advice. You may be entitled to Legal Aid to cover the legal costs.

The National Centre for Domestic Violence also offers a free emergency injunction service to women experiencing domestic abuse. The organisation aims to support women to apply for an injunction within 24 hours of making their first contact. You can contact them on **0800 970 2070** or visit **www.ncdv.org.uk**.

The police can also apply to have your partner removed from your home for up to 28 days as part of a **Domestic Violence Protection Order (DVPO)**. The police can issue a **Domestic Violence Protection Notice (DVPN)** which serves as a summons to appear at the Magistrate's court. The magistrate can then issue a DVPO.

Both a DVPO and DVPN can act as temporary restraining orders. They place certain conditions on your partner, which can include prohibiting them from entering and being within a certain distance of your home.

Sanctuary schemes

Sanctuary schemes are designed for women whose partner has been removed from the home but who continue to experience concerns about their safety. The scheme aims to improve safety in the home through the provision of alarms, mortice locks, security lights, reinforced door frames, emergency lights or CCTV. If you are given sanctuary scheme protection your address will be flagged on a police computer and the police will respond more quickly if an incident occurs.

For more information about sanctuary schemes in your local area contact your local authority.



Section 4
**Breathing
space**

Separating from your partner can give you breathing space to consider your options.

This time can provide you with an opportunity to start to sort out some of the financial issues that you may be facing. Getting to grips with your finances will help you practically, but it can also help emotionally, by giving you back a sense of control.

“Just me having time away, because you know when you’re in it, sometimes you don’t have time to even gather your thoughts.”

“It’s a relief being in control, because it takes the stress off, you know.”

The five key areas you might like to think about at this point are:

- 1. Separating your money from your partner’s money**
- 2. Budgeting**
- 3. Getting a bank account of your own**
- 4. Dealing with debts**
- 5. Benefits**

1. Separating your money from your partner's money

When you leave a violent or abusive partner, the process of separating your money from your partner's money may seem difficult, but there are practical steps you can take which are outlined below.

Collecting your things

If you were forced to flee your home because of domestic violence you may have had to leave all your possessions behind. If you wish to recover your belongings, you can talk to the police about getting an escort to your home to allow you to collect your possessions safely. Never put your safety at risk.

Dealing with a joint bank account

If you have a joint bank account, getting that sorted quickly is essential because:

- Your partner can quickly take out all the money, leaving you with nothing
- You are as legally responsible for any overdraft incurred on the account as your partner. This means if they over spend on the account, you will be jointly responsible for paying back the overdraft

Fortunately, in most cases, joint bank accounts can be dealt with without too much trouble. You can usually contact your bank and ask them to freeze the account, which cannot then be unfrozen without agreement from both you and your partner, or the instruction of a court. Note: you might want to withdraw any money that you need before you freeze the joint account.

Keep safe

If you do use your account after you have left home, be aware that bank statements will contain information about the location of cash machines you have used, or other payments that you have made. If statements are still sent to your former address, this could give your partner clues about where you are, or the places you visit.

Remember to change any PIN numbers or passwords that you use on either a joint bank account or personal bank account. Your partner is likely to know relevant personal information, such as your mother's maiden name, your date of birth and may try to access your account by getting someone else to impersonate you.

'Joint' credit cards

Almost all 'joint' credit cards are in fact credit cards with a primary and a secondary card holder. The primary card holder is legally responsible for all the spending on the card, even if it is done by the secondary card holder.

You should contact the relevant card issuers and:

- Remove your partner as a secondary card holder wherever you are primary card holder and change the address to where statements are sent
- Remove yourself as secondary card holder wherever your partner is the primary card holder

Getting a credit report and separating your finances

You can check your credit history with the three main credit check companies - Experian, Equifax and Callcredit - at any time by paying £2. Be careful of 'free' trials which are then followed by a monthly fee.

A credit check will allow you to identify any debts that you might have, to make sure you are clear about all the loans and accounts for which you are responsible. It will also tell you whether your ex-partner has tried to take out any loans or financial products in your name.

At the same time, you can make sure that your ex-partner's future financial behaviour can no longer be a problem for you, by writing to the credit reference agencies and asking for a **Notice of Disassociation**. A Notice of Disassociation is a request to remove financial associates, such as your former partner, from your credit file. This will ensure that your ex-partner's credit rating will not be taken into account when lenders are assessing your credit rating.

If you are worried that he will try to open an account in your name, you could consider registering with the CIFAS protection registration scheme for a small fee. This adds an additional layer of protection to your accounts - for instance if your partner (or anyone else) was attempting to obtain a loan in your name you would be contacted by CIFAS and asked to verify the application.

2. Budgeting

Writing out a budget is a really good way to get a clear picture of the money you have going out and the money you have coming in. You can use the table on the next page to help you with this.

There are some simple tips you can follow to make sure you get your budget right:

- Keep a spending diary to see where your money goes. This will help you notice the little things that really add up
- Make sure you include all the money you have coming in through work, benefits and other sources. Be clear about when money is coming in regularly and when it is not
- Think about what repayments you need to make each month for any loans, credit cards, store cards or other money you may have borrowed
- Make sure you consider putting aside money for things you buy less frequently such as clothes, shoes, household goods, Christmas or birthday presents

Once you have filled in the budget table, you will have a better picture of your financial situation. If you find that you have more money going out than you have coming in, you will need to work out if you can increase your income, and/or if you can reduce the money you are spending. Think about:

- Whether you are receiving all the benefits you are entitled to
- What is your essential and non-essential spending? Find ways of saving money on essentials by shopping around, and be honest about which non-essentials you can cut out completely. There are more suggestions on how you can do this on the website **www.moneyadvice.com**
- Whether you could increase your income by returning to work or increasing your hours

If you are struggling to make your budget balance - i.e. you have more money going out than you have coming in - we would strongly recommend that you talk to someone from a voluntary organisation who can give you further financial information and support. There are contact details at the back of this guide.

Income: Section A	Amount
Your pay after tax, National Insurance, pension contribution, student loans or other deductions from your pay packet	
Pension income	
State benefits	
Child maintenance	
Tax credits	
Other	
Total income	

Spending: Section B	Amount
Household	
Mortgage/rent/service charge	
Council tax	
Electricity	
Gas	
Water rates	
Food and drink	
Insurance (life/car/contents/building/etc)	
Phone/internet/TV	
Mobile phone	
TV license	
Other	
Sub total	
Children	
Childcare	
School uniform, school dinners, school trips	
Activities, clubs	
Clothing and footwear	
Other	
Sub total	

Spending: Section B	Amount
Financial	
Loan repayments	
Credit card repayments	
Hire-purchase repayments	
Store card repayments	
Savings/investments e.g monthly savings plans	
Other	
Sub total	
Other essential spending	
Clothing and footwear	
Toiletries	
Medicines/prescriptions	
Travel	
Other	
Sub total	
Leisure	
Holidays	
Going out/take-away	
Alcohol/cigarettes	
Gym membership/sports activities etc	
Other	
Sub total	
Total income (from section A)	
Total spending (from section B)	
Total income minus spending	

3. Opening a bank account

This part of the guide covers:

- Some banking basics - facts about opening an account
- Proving your identity and proving your address
- How to manage your account effectively; make it work for you and avoid bank charges

Banking basics

You need to have a bank account to get your wages and/or your benefits paid into. Bank accounts usually come with a debit card which provides a convenient way of paying for things and is safer than carrying lots of cash. You can also get better deals for many goods and services if you pay by direct debit via your bank account.

If you are opening a new account, either for the first time or as a separate account from your partner, your bank will need to prove that you are who you say you are and that you live where you say you live.

Proving your identity and proving your address

To prove your identity you can use:

- Current passport
- National identity card (if you are an EU/Swiss citizen)
- Current UK photo card driving licence, or the full paper version
- Original and recent benefits entitlement letter from the Department of Work and Pensions (DWP), Her Majesty's Revenue and Customs (HMRC), or your local authority

If you are not a UK national, you may also need to provide an immigration status document with residence permit.

Proving where you live can be more difficult if you are in temporary accommodation. A letter from a refuge worker, a copy of your tenancy agreement at a refuge, or a letter from the Department for Work and Pensions, HMRC or local authority should be enough.

The refuge may also have an arrangement with local bank branches to help the process go smoothly.

Basic bank accounts

Basic bank accounts are designed for people who cannot access another type of account because they have a poor credit history. They have all the features of a regular current account – i.e. you can withdraw money from cash machines, pay for goods by direct debit or standing order, pay for goods by debit card and manage money online or over the phone - but they do not have an overdraft facility.

If you fail the credit check when you apply for a current account, banks will not always automatically offer you a basic bank account. However, if you would like to find out more about opening this type of account please ask your bank.

Remember, when you are opening a bank account you may ask to see a female member of staff at the bank if this is your preferred option and if one is available.

More information on how to open a bank account and the identity required can be found here: www.moneyadvice.service.org.uk/en/articles/how-to-open-switch-or-close-your-bank-account

Managing a bank account

The key things you need to do to make your bank account work for you are to:

- Keep an eye on how much money is in your account:
 - By using the statements the bank will send to your home
 - Through the balance/statement information available at a cash machine
 - By mobile phone – using telephone banking or via the bank's app
 - Through your online banking service
- Make sure that you have enough money to cover direct debits or other regular payments in advance of when they are due
- Keep your PIN number confidential. Keep your statements safe and check them for any sign that someone else might have been taking money from your account
- Do not feel under pressure to respond to offers for other products, like home insurance, credit cards or take those products from your bank - shop around!

Bank charges

You need to be careful of three different types of bank charges:

- Banks can charge you if you go over your arranged overdraft limit. Some banks may charge between £12 and £25 every time you go over your overdraft limit from a cash withdrawal, cheque or card payment that you make
- If you do not have enough money in your account to cover direct debits or standing orders the bank may refuse to pay them. You could face a charge of as much as £25, and have to contact the organisation or company you owe money to so that you can deal with the missed payment
- Some cash machines charge for withdrawals. Take out money at a non-charging machine, or at the Post Office

4. Dealing with debts

You may find yourself in a situation where you have to deal with debts, some of which may result from the abuse you have suffered. For example, your partner may have taken loans out in your name without your knowledge. Or your partner may have refused to allow you sufficient money to live, which may have caused you to borrow money, resulting in debt.

When dealing with debt it is important to:

- Get a clear picture of all your debts and decide which are a priority to pay-off first
- Be as open and honest with your creditors, the people you owe money to, as you can – many will have specific processes for customers in debt and will be able to help
- Get help from a debt advice professional – there are charities which offer these services for free, more details on this below and at the back of this guide
- Take action as quickly as possible so that your situation does not get worse
- Remember every debt situation has a solution

Prioritising your debts

As well as helping you separate your finances from your partner, getting a credit report gives you a list of all the debts that are in your name and a clear picture of who you owe money to, and how much. You can then prioritise which debts to deal with first.

Your **priority debts** are anything you need to pay to stop you from losing your home, losing another essential item (like a car – necessary to get you to and from work) or prevent utilities being cut off. These will include your mortgage or rent and your electricity, water and gas bills. It also includes any debt which

is deducted directly from your salary such as student loan repayments.

You should:

- Focus on paying your **priority debts** first
- As far as possible, keep paying minimum amounts on all other non-priority debts
- After paying off your priority debts, pay off the debts with the highest rates of interest

Contacting the people to whom you owe money

Your next step is to contact your creditors. You can start doing this even before you have got your full credit report back. Most important of all is to speak to your landlord or mortgage provider about whether or not you want to return to your home.

Remember, your landlord, council and other creditors all have to treat you reasonably when you fall behind on payments. They will have quite specific courses of action that they must follow in managing this situation. They would rather reach an agreement that you pay back as much as possible of the debt you owe them over a longer period of time, than push you into crisis.

Get support to deal with debts

Being in debt can be very stressful. You may feel creditors are harassing you and dealing with them might seem intimidating or distressing.

Getting support from a specialist **debt advice organisation** can give you helpful guidance and your creditors will also be happy to hear that you are taking advice and positive steps to deal with your debt.

There are contact details for organisations which provide free debt advice at the back of this guide.

The advice that you get from a debt advice organisation will be confidential and you will not be judged either on your personal or financial situation. Many advisers will be trained in working with those affected by domestic abuse.

Advisers will either support you to engage with your creditors, or will negotiate with them directly on your behalf, depending on what you ask them to do.

Debt solutions

There are a variety of solutions to dealing with debt.

You (with the support of your debt advisor) may be able to negotiate with your creditors for:

- A short payment holiday (which means a short period where you do not have to make repayments), or in relation to a mortgage, a period of paying back only the interest on the debt
- Repayment over a longer term
- Rescheduling the debt, paying less now, and more later

In particular cases of extreme hardship where there is little or no possibility of circumstances improving, creditors may cancel part, or all of the debt you owe them. Energy companies in particular sometimes do this for people in difficult circumstances through their own their charitable schemes.

There are a variety of more formal solutions to debt, including 'debt management plans', 'debt relief orders', 'individual voluntary agreements' and 'bankruptcy'. Seek support from a debt advisor working for a voluntary organisation, such as

Citizens Advice, National Debtline or StepChange (see the back of the guide for contact details). Avoid companies which will charge you fees.

5. The benefits system - getting the support you are entitled to

Some basic information about benefits

The benefits system can seem complicated, but it need not be. In order to find out what benefits you are entitled to you can speak to an advisor at Jobcentre Plus or visit the Money Advice Service www.moneyadviceservice.org.uk. Getting help from an advice agency such as Citizens Advice is also a good idea.

The next section of the guide will give you a general idea about the benefits that you might be able to claim and will help you ask the right questions, and give the right information, to those giving you advice.

Remember:

- Getting access to one benefit can mean you are entitled to other benefits. You may end up getting more than you expect at first – this is why it is important to explain fully your situation
- The benefits system is designed to help people in all sorts of different situations. Getting a benefit to cover you for one situation does not mean you will not be able to claim a benefit for another situation
- When your family, financial or health circumstances change, so might your entitlement to benefits – it is important to ask and to keep agencies informed of any changes you experience

- If you were already claiming benefits, you need to contact all the relevant people for each benefit to let them know your circumstances have changed, and to make sure they pay the money into your bank account, not your partner's account, or your previous joint account
- If you have to leave work because of domestic violence, make sure that you tell Jobcentre Plus about your situation. This means that you will not be treated as if you have voluntarily left your job and ensures you will be eligible for benefit

***Universal Credit**

Universal Credit began to be introduced in early 2015 to replace all income based benefits and tax credits (including; Housing Benefit, Income Support, Income Based Jobseekers Allowance, Income Based Employment and Support Allowance, Working Tax Credit and Child Tax Credit) with a single monthly payment paid direct to bank accounts. For more information about Universal Credit talk to your adviser at Jobcentre Plus.

Appealing against a benefit decision

If you are unhappy about a decision made about your benefits, you can ask the relevant authorities to reconsider. If you are still not happy, you can make an appeal. This is not something that you have to take on yourself - specialist advice agencies are there to help you. There are details of organisations that can support you at the back of this guide.

Table of benefits¹

Your situation	Benefits you might be able to claim*
If you are out of work	Job Seekers Allowance
If you are unable to work because you have very young children	Income Support
If you are unable to work because you have a disability or physical or mental health condition	Employment and Support Allowance
If you have children and are on a low to middle income	Child Tax Credit
If you are working and on a low income	Working Tax Credit
If you have a long term health condition or disability	Personal Independence Payment (if you are under 65) Attendance Allowance (if you are over 65)
If you are on the Basic State Pension but are still on a low income	Pension Credit
If you care for someone with a long term health condition or disability for 35 or more hours a week	Carers Allowance
If you are on a low income and need support to pay your rent	Housing Benefit
If you are out of work and are unable to pay your mortgage	Support for Mortgage Interest

1. Benefits available as of December 2015

Section 5
Starting again

Whether you are settling somewhere new, or going back to your home, starting again can give you the chance to take control of your own finances.

This section covers:

- **Getting your paperwork in order**
- **Setting up home**
- **Borrowing money**
- **Saving money for the future whilst insuring against problems**
- **Shopping around to get the best value for money**
- **Getting a job, training or more education**

1. Getting your paperwork in order

When you move to somewhere more permanent, you will need to get your paperwork in place. Fortunately, this should not take too long and you should be able to do most of the financial arrangements by phone.

Benefits

- Make sure that you have informed all the relevant benefit agencies that you have a new address. Remember that they do not communicate with each other, you need to update all the agencies you are involved with
- If you have been claiming Housing Benefit, or support from the Local Council Tax Support Scheme, it is essential that you tell your local authority that you have moved and that you wish to claim those benefits for your new home

Bank accounts and utilities

1. You need to let your bank, mobile telephone provider and any utility providers know that you have moved from your temporary address - this is important even if you manage your account online
2. Take a gas and electricity meter reading when you first arrive in your new home, tell your new energy provider that you are now living there and give them meter readings. This will ensure you do not get charged for a previous occupier's bills

2. Moving into and setting up a new home

If you have had to flee domestic violence, you may have had to leave all your possessions behind. This means that when moving into a new home, there will be lots of furniture and household items which you need.

If you wish to recover possessions from your old home, you can talk to the police about getting an escort to allow you to go back to your old property safely. Never put your safety at risk when collecting your possessions.

Here are some options which may help you to set up your new home:

- If you are still in refuge, or other temporary accommodation, you may be able to put money aside for particular items, or you may be able to buy a few bits here and there whilst waiting for permanent accommodation
- Jobcentre Plus runs a budgeting loans scheme. If you have been claiming certain income related benefits for six months, you may be able to borrow money for a range of things, including furniture
- Many local authorities provide schemes to help pay for items such as sofas, beds, tables, cookers and washing machines for those who have escaped domestic abuse
- Some local charities offer 'starter packs' providing basic household items such as crockery, cutlery, pots, pans and other utensils. Some charities also offer second hand furniture
- The website **www.turn2us.org.uk** is a good source of information on local council and charitable support
- If you are renting from a council or a housing association, they may have their own specific schemes to help you equip your new home

Tips for planning your new home:

- Take your time in getting everything sorted out in your new home and accept that you may not be able to get immediately everything you may need
- Draw up a list in priority order and try to stick to getting the essential items to start with. For example you may consider it important to buy a bed for your child to help them get settled
- Think about taking advantage of any help you are offered from refuges, social landlords or others and making use of second hand items. Even if it is not quite what you want, you may only have to use it for the short term and when you have finished with it you might pass it on to others who can benefit.



3. Borrowing

Whether buying a house, taking out a car loan, using a credit card, or getting items for a new home, almost all of us borrow money at some point. That means taking on debt. Debt is not necessarily a bad thing, as long as you only borrow what you can afford to repay and borrow from a reputable organisation that is regulated by the Financial Conduct Authority (FCA).

When you borrow money, you will usually be charged interest. This means that you have to pay back the money you borrowed, plus an additional amount. It is important that you look closely at the full amount you will have to repay, plus the cost of any charges or fees.

This part of the guide is about making the right borrowing choices for you and your circumstances.

When not to borrow money:

- For an item that you do not really need, or for an impulse purchase
- If you do not have a realistic plan for repaying the money borrowed
- If you could have waited a little bit longer and saved up
- If repayment will leave you financially stretched in the future
- If you are worried about the risk of your income falling

Choosing where to borrow from:

When you do decide to borrow money, make sure that you are borrowing the money as cheaply as possible.

The cost of borrowing depends on:

- The amount borrowed

- The interest charged on the loan - rates of interest charged are usually quoted annually, but make sure you check
- The 'term' of the loan, which is the length of time over which you repay the loan
- How often you make repayments
- The cost of any fees involved for setting up the loan, the fine for missing a payment, and any early repayment fees (people are sometimes fined for repaying a loan early because that means that the organisation lending the money will not make as much interest)
- Your credit rating – typically, the better credit rating you have, the cheaper borrowing will be

Try to:

- Be realistic - ensure you can afford to repay the stipulated amounts each month
- Look for the lowest interest rate (this will often be shown as Annual Percentage Rate or APR)
- Shop around when borrowing money to secure the best deal possible – use price comparison sites and loan calculators to compare the repayment amounts and the total cost between loans set at different rates and for different terms
- If you take out a loan, or pay on a credit card, try not to just pay off the minimum amount each month as this will ultimately end up costing you much more

Different types of loan

Your options for borrowing money will depend on your income and your credit record. If you are on a lower income, or have a poorer credit record, you will have fewer choices available, but you can still make good decisions. The information about different lenders below is designed to help you make an informed decision.

Types of loan and lenders to consider when thinking about borrowing money

Type of loan	Amounts lent/ term of loan	Typical interest rates	Things to note/be wary of
Bank loans	Bank loans are typically applied for larger amounts	Bank loans rates can be very low, starting at around 3.5%, often raising to around 13% depending on how much you borrow	People with poor credit scores might not be able to access loans or may be charged higher rates of interest
Bank overdrafts	Arranging an overdraft allows you to go 'into the red' on your account (ie debt)	Some accounts offer interest free overdrafts – other accounts often range from 10%-20% interest	People with poor credit might not be able to access accounts with overdrafts
Credit unions	Will often offer small loans of £50 to £3,000 pounds	Most credit unions will charge 1% interest a month as you pay off the loan, some may charge more but by law they can't charge over 3% per month or 42.6% APR	Local credit unions can provide an alternative to national banks (but are still regulated by the Financial Conduct Authority). Run on a not-for-profit basis, they are co-operatives that accept deposits and give loans to their members. You will need to join, to become a member, before you can borrow and some may wish you to save first
Credit cards	Help you borrow for, or postpone payment on, purchases	Credit cards charge typical interest rates from 6.5-40%. Unless you are in a 0% or other introductory period, a credit card is usually only right for you if you're sure you'll pay off the amount you borrow each month	Avoid over confidence about how much you can repay, try making more than the minimum repayments and use 0% offers carefully
Store cards	Help you borrow for purchasing goods from a particular store	Higher than typical credit cards often ranging from 13-40% if you get into debt	People take advantage of store cards because of attractive discounts but if you don't pay them off in full each month then the high interest rates can wipe out discounts Easy to forget to pay if you take out a number of them
Budgeting loan	Accessed through Jobcentre Plus to pay for household items, or work essentials, or maternity or funeral costs or for repaying a hire purchase loan	No interest is paid	Availability is limited to people on certain benefits

Lenders likely to offer higher risk/higher cost options

Type of loan	Amounts lent/term of loan	Typical interest rates	Things to note/be wary of
Doorstep lenders/ home credit	Quick access to often small amounts of money	Very high – in some cases the rate can be as high as 1,500% APR	Small weekly repayments may be attractive but total cost of loan may be very high
'Rent to own'/ hire purchase	Customers 'rent' household goods, generally furniture or electronic goods, by paying back a loan. Once the loan is paid back, the customer owns the goods	Medium However, the cost of the loan is often increased by repayment over a longer term	Small weekly repayments can hide the total cost of loans 'Rent to own' companies can take back your goods if you miss payments, BUT you can hand back goods to the company if you have paid half of the debt, the goods are in reasonable condition and your account is up to date. Watch out for expensive or unnecessary insurance
Payday lenders	Varies, but often smallish amounts of money are lent for shorter periods. The company expects to be paid back on your payday or when benefits are paid	Payday lenders usually charge a fee. If charges were expressed as interest rates many would be over 1000% APR	If the loan is not paid back straight away, the cost to the borrower mounts up quickly Using one payday loan to pay off another is a quick route to problem debt
Pawnbrokers	Pawnbrokers lend you money secured against household goods, often jewellery, televisions or other electrical goods	Very high	If you do not pay back the loan, your items are sold by the pawnbroker Only use a company that is a member of the National Pawnbrokers Association

Knowing when your borrowing might be a problem:

- You are right up against your overdraft limit on your bank account, or sometimes go over your overdraft limit and have to pay fines as a result
- You regularly take out cash advances on credit cards, or take out pay day or benefit day loans
- You can only afford to make the minimum payment on your credit card
- You find yourself borrowing money to pay household bills or household essentials
- You are behind on your rent, mortgage or utilities bills
- You are behind on repayments for any loans that you have

There are a number of situations when you **must urgently** seek help, in particular if:

- Bailiffs are about to visit you, or have called on you already
- You have received notice that your landlord is seeking to evict you
- You have received court papers or a date for court hearing
- You are threatened with having your utilities disconnected

If you think your borrowing might be a problem, have another look at the 'dealing with debt' section, and seek specialist debt support from an organisation like **the National Debtline 0808 808 4000**. More support organisations are listed at the end of the guide.

4. Saving and insurance

Saving

Saving can help you manage your money so that you can:

- Deal with an unexpected cost, such as a car or boiler breakdown
- Afford more expensive items, or pay for Christmas presents or a holiday
- Plan for and cope with any big life changes, such as moving house
- Plan for the future, such as retirement
- Teach your children good financial habits

Remember:

- Do not borrow to save, or go without essential things to save
- You are allowed to save a certain amount of income tax free and you will not pay any tax at all on your savings if you are not in work
- You can save a certain amount in Individual Savings Accounts (ISAs), either as cash, stocks & shares or a mixture of both
- There is no rush involved in choosing how to save. Take your time, and work out which savings options will work best for you
- Try to set some money aside on payday and budget on your remaining income rather than wait to see what is left at the end of the month

There are lots of different savings accounts available from banks, building societies or credit unions. Each will pay different rates of interest. The higher the rate of interest, the more money you make on what you save.

There will be different conditions on how you take your money out or how much notice you have to give to withdraw money. The general rule is that the higher the rate of interest, the more notice you will have to give on accessing that money. Some higher rate products also have a level of risk attached, in other words they might need to be in the savings fund for a longer period of time and in the short term might not generate as much money as you had hoped. Do not be tempted to lock money away in high interest accounts unless you can afford to do so, as many of these accounts will penalise you for withdrawing money during the term of the offer. Make sure you have some savings in easy access accounts for an emergency.

Insurance

Life is unpredictable – accidents happen, things break, people can become ill and may be victims of theft, fire or flood.

You can insure almost anyone or anything, but you are most likely to need:

- Buildings insurance if you own your own home (buildings insurance is a condition of most mortgage terms)
- Home contents insurance
- Car insurance if you drive (insurance is a legal requirement)

When choosing any insurance product:

- Be clear about what your insurance covers. Home contents insurance policies cover you against fire, theft and flood. Most do not cover you against accidental damage unless you specifically ask for that and pay the extra premium
- Compare deals using price comparison sites, but remember not all insurance companies share their product offers with these sites

- When comparing look carefully at premiums but also at: the conditions attached; the quality of customer service that the company provides and the excess that you get charged i.e. the amount you must pay before you can claim. That means reading the small print!
- Make sure that you have the right amount of cover for your needs. 'Underinsuring' could leave you heavily out of pocket should you make a claim
- Be careful of insurance cover sold as an add-on when you buy items like TVs. These can be bad deals and most problems are often covered for a while by the product guarantees, so shop around elsewhere
- Housing associations or councils may offer tenants a good deal on home contents insurance
- Don't just accept the renewal quote on insurance – shopping around at renewal time can save you money
- Many insurers auto-renew insurance products, so be aware that they may take renewal premiums automatically which could leave you out of pocket. Your insurer should remind you of this at the point of renewal
- Look out for excesses on insurance policies – the amount of money you need to pay the insurer should you make a claim. Higher excesses generally mean cheaper premiums but this can cost you dearly should you make a claim
- Many insurers charge more if you pay for premiums in monthly instalments, so choosing to pay annually will save you money

5. Shopping around to get the best value for money

Below are some tips for reducing your spending without cutting back on your quality of life:

- Save money on your weekly shop by comparing prices between supermarkets and local shops; switch brands to supermarket 'own' brands; maximise special offers; plan menus in advance so that you know what food to buy and reduce food waste
- Save money on days out – not having much money does not mean you have to be stuck at home. Try booking tickets in advance or online and look at websites which offer lists of things to do at discounted rates or for free
- Cutting your energy bills – try to reduce the amount of energy you use; compare energy providers as significant savings can be made. Fixing your energy costs can help protect you against rising energy prices
- Cutting your mobile, home phone and broadband bills – if you are at the end of your contract tell your provider you are thinking of leaving and they may well offer you an enhanced package; always use a price comparison website to review your package against other options
- **www.moneysavingexpert.com** has information on different price comparison websites and also additional ways you may be able to get the best value for money

6. Work, education and training

Making a fresh start away from an abusive partner may mean looking for a new job. This is a chance for you to earn your own money, make new friends and regain some of your self-confidence.

However, particularly if you have children or if you were prevented from working as part of the financial abuse you experienced, there may be some challenges involved in getting back into work, education or training.

This part of the guide looks at:

- **How to look for work**
- **Where to get advice about education and training opportunities**
- **Financial support for childcare**

How to look for work

If you are looking for work, speaking to an adviser at Jobcentre Plus is a good place to start. If you have children, Jobcentres have specialist lone parent advisers focused on helping you into work.

Other support to help you find work:

- Many housing associations and local authorities run schemes to help prepare people to find work, from how to write a CV to preparing for an interview
- The National Careers Service has information available online and over the phone about jobs, training and courses. Visit **www.nationalcareersservice.direct.gov.uk** for more information
- There are organisations which can help provide you with interview clothes and support in preparing for an interview. Visit **www.smartworks.org.uk** for more information

Where to get advice about education and training opportunities

- If you need to improve your English there are a variety of ESOL (English for speakers of other languages) classes, some of which may be free. You can find your local course on the National Careers Service website
- Your local Further Education (FE) College will have information about courses that they offer, which may range from basic English, maths and computing through to Higher National Diplomas (HNDs)
- If you are thinking of going to university UCAS (www.ucas.com) has information on courses available, how to apply and financial support which may be available

Help with the cost of childcare if you are working

If you are a single parent, one of challenges you may face going back to work or education may be finding available childcare that is trustworthy and you can afford.

You can get a variety of support to help pay for childcare:

- Your employer may give you childcare vouchers in lieu of salary, which saves you some tax
- If you are on Working Tax Credit, you may be able to claim extra money to help pay for childcare
- Children are entitled to 15 hours per week of free early years education for 38 weeks per year from the age of three, or from the age of two if you are on a low income
- Find out more information about accessing childcare here: **www.gov.uk/help-with-childcare-costs**



Section 6

**Post-separation
abuse**

One in four women experience post-separation financial abuse.

Even though you have now separated from your partner, there are many ways in which your ex-partner may try to continue to exert power and control over you. One of the ways they may continue to try to control you is through shared finances or contact with your children.

This section looks at how you can deal with post-separation abuse, settle financial matters with your former partner and handle child contact arrangements.

It is important to remember that you can still access specialist support from Refuge and other domestic violence services to support you with these concerns.

Post-separation abuse

If you are continuing to experience abuse from your former partner, even though you are now separated, there is support available to you and you do not have to deal with this alone:

- In an emergency, call the police – if you are concerned about your safety or the safety of your children, call **999**
- Even though you are no longer with your partner, you can still apply for a Non-Molestation Order. A Non-Molestation Order prevents your partner or former partner from using violence, threatening violence, intimidating, harassing or pestering you. A breach of such an order is a criminal offence
- Settling financial matters and child contact arrangements with your former partner can seem daunting, but getting those matters finalised can help to minimise the ways in which your partner can try to exert power and control over you. There is more information on how you can do this in the sections below

Settling financial matters with your former partner

You may need to settle financial and other matters with your former partner. If you are married, this will usually be as part of a divorce settlement. You might feel reluctant to start the divorce process but most people find it a good way to sort out financial matters.

Your individual rights will vary according to the legal status of your relationship. Ex-partners often give false information about their rights and allowances. Some abusers use lengthy court cases over child access or divorce settlements to continue to abuse and control their former partner, racking up expensive legal fees they know their partner cannot afford.

This is why it is essential to seek professional advice from a solicitor, so you have an accurate understanding of your situation. If you are on a low income and you have evidence of domestic abuse, you may be able to claim Legal Aid.

Child maintenance

Whether or not you are/were married, you have the right to seek financial support for your children from their father.

Disputes about child maintenance are very common and refusal to pay is often used by an abuser to maintain control over his ex-partner after separation. We would urge any woman experiencing issues around child maintenance to obtain accurate information and support. A first step could be to make contact with Child Maintenance Options, an information and advice service for separated parents provided by the Government. They will most likely refer you on to the Child Maintenance Service if you need outside help to get things between you and your partner sorted out.

The Child Maintenance Service will:

- Find your partner and work out how much he should be contributing to your children
- Arrange for payment and pass on payments to you
- Take action, including court action, if payments are not made
- Keep the amount paid under review
- If necessary, take money directly from your partner's earnings or bank account

However, the Child Maintenance Service will charge for this service, keeping 4% of the maintenance they receive.

Legal advice and access to Legal Aid

If you are going through the process of settling financial matters with your former partner or going to the Family Courts to arrange child contact, you may need legal advice.

You may not be able to meet the costs of getting legal support in these areas by yourself. If you are on a low income and you have evidence of domestic abuse, you may be able to obtain Legal Aid. This could pay for:

- Advice on your rights and your options
- Help with negotiations and paperwork
- Appointing a solicitor or barrister to speak on your behalf

When deciding if you can afford to meet your legal costs, the Legal Aid Agency will look at your income, benefits, savings and property that you own. You will also have to provide evidence you have experienced domestic abuse. This may involve providing a letter from a professional, such as a refuge worker or GP, a police report, or a court order.

If you are not entitled to Legal Aid and are struggling to access the advice and support that you need, you might consider seeking advice from a law centre, Citizens Advice or another legal advice agency.

Moving on, moving up

Separating from a violent or abusive partner and rebuilding your life practically, financially and emotionally takes huge courage. Although it can often feel difficult, you are building a new future for yourself free from abuse.

We hope this guide has provided some useful information to help you work through your options and next steps. Remember, at whatever stage you are in your journey, you are not alone, and violence and abuse is never your fault. If you need support you can contact the Freephone National Domestic Violence Helpline, run by Refuge and Women's Aid, at any time day or night, on

0808 2000 247.

"It's a hell of a lot easier now, a surprising amount easier when you're not living like that, when you actually have your own money. When you're used to coping with so little, and used to getting bargains and minimising your spending, when you actually have a normal amount, it's amazing!"



Section 7

**Other sources
of support and
information**



If you are experiencing domestic violence:

The **Freephone 24 Hour Domestic Violence Helpline**, run in partnership by Refuge and Women's Aid, offers a 24 hour confidential Helpline for women who are experiencing domestic violence. It provides emotional and practical support, including referrals to refuges and other local services: **0808 2000 247**. You can speak anonymously and in confidence.

Refuge's website has a huge amount of information for women experiencing domestic violence, including support on financial issues: **www.refuge.org.uk**.

The Helpline and Refuge's website are a good starting point for dealing with any of the issues covered in this guide.

Additional information on managing your money:

- Cifas – Protective Registration scheme to protect yourself from identity fraud **www.cifas.org.uk 0330 100 0180**
- Credit Unions - ABCUL (the Association of British Credit Unions Ltd) has information on joining a credit union at **www.findyourcreditunion.co.uk**
- Financial Conduct Authority (FCA) regulates the financial industry - **www.fca.org.uk**
- HM Revenue and Customs (HMRC) - the UK's tax and customs authority **www.gov.uk/government/organisations/hm-revenue-customs**
- The Money Advice Service – free, government backed comprehensive advice service available in person, by phone or online **www.moneyadviceservice.org.uk or 0300 500 5000**
- Other online advice and price comparison websites can be useful for managing your money including: Money Saving Expert **www.moneysavingexpert.com**

Debt support

- Citizens Advice for information on a variety of topics including debt, money matters, housing and benefits **www.citizensadvice.org.uk**
- Experian - credit checks and other related services for a small fee: www.experian.co.uk
- The Insolvency Service – information and guidance on bankruptcy, insolvency and misconduct of trading companies. Enquiry Line: **0300 678 0015 <https://www.gov.uk/bankruptcy>**
- National Debtline – free advice phone line on managing debt from the charity Money Advice Trust: **0808 808 4000**
- StepChange - free advice on problem debt **www.stepchange.org 0800 138 1111**
Freephone (including all mobiles)

Advice and information on housing, work and benefits:

- Department for Work and Pensions is responsible for welfare, pensions and child maintenance policy **www.dwp.gov.uk**
- Entitled to – website providing an online benefit calculator **www.entitledto.co.uk**
- Information on benefits from the Government: **www.gov.uk/browse/benefits**
- Jobcentre Plus **www.gov.uk/contact-jobcentre-plus**
0800 055 6688
- National Careers Service for information on jobs and training **<https://nationalcareersservice.direct.gov.uk>**
- Shelter - information and advice on housing and homelessness: **http://england.shelter.org.uk/get_advice** Free housing advice helpline on: **0808 800 4444**
- Turn2us website with information on benefits, charity and local authority grants and support services **www.turn2us.org.uk**

Child contact advice:

- Child Maintenance Options - a free service that provides impartial information and support to help separated parents make decisions about their child maintenance arrangements: **www.cmoptions.org** or **0800 988 0988**
- Gingerbread – advice and practical support for single parents: **www.gingerbread.org.uk**

For legal advice:

- The Law Society – information on local solicitors **<http://solicitors.lawsociety.org.uk/>** or **020 7320 5650**
or email **findasolicitor@lawsociety.org.uk**
- The National Centre for Domestic Violence – free legal support: **www.ncdv.org.uk** or **0800 970 2070**
- Rights of Women – advice on the law and your legal rights: **www.rightsofwomen.org.uk**
 - For advice on family law: **020 7251 6577**
 - For advice on criminal law: **020 7251 8887**

If you are worried about an immigration-related issue:

- Asylum Aid - provide a legal advice line offering free, confidential legal information and guidance open Monday-Friday 10am-12pm
020 7354 9264 www.asylumaid.org.uk
- Migrant Help: **www.migranthehelpuk.org 01304 218700** or **0808 8000 630** (for asylum related queries only)
- Refugee Council: working to assist refugees and asylum seekers in the UK **www.refugeecouncil.org.uk**
- Rights of Women Immigrant and Asylum Law Advice Line: provide free, confidential legal advice to women on family law and domestic violence, sexual violence and criminal law, and immigration and asylum law **020 7490 7689**

Culturally specific support:

- Jewish Women's Aid Helpline: **www.jwa.org.uk or 0808 801 0500** Note: refuge accommodates only Jewish women and their children
- The Muslim Community Helpline - an independent emotional support service for Muslims
<http://muslimcommunityhelpline.org.uk> 020 8904 8193
or **020 8908 6715**

Specialist support for women experiencing other forms of gender-based violence:

- The Forced Marriage Unit – support and advice around forced marriage: **www.gov.uk/forced-marriage or 020 7008 0151** Monday to Friday 9am-5pm (out of hours 0207 008 1500)
- Karma Nirvana – support with so-called 'honour'-based violence: **www.karmanirvana.org.uk or 0800 5999 247**

Specialist support for men experiencing domestic violence:

- Men's Advice Line: www.mensadvice.org.uk
or **0808 801 0327**

Specialist support for those experiencing domestic violence who are lesbian, gay, bisexual or transgender:

- Broken Rainbow: www.brokenrainbow.org.uk
or **0800 999 5428**

Specialist support for women with a disability:

- Action on Hearing Loss (formerly the RNID) – support for deaf and hard of hearing people, carers, families and professionals:
www.actiononhearingloss.org.uk or **0808 808 0123**
- Disability Rights UK - information on social security benefits, tax credits and community support: www.disabilityrightsuk.org
- Respond – information for people with learning difficulties who have experienced abuse: www.respond.org.uk or **0808 808 0700**
- Royal National Institute of Blind People (RNIB) - Helpline:
0303 12 9999 or www.rnib.org.uk
- Scope - information about disability related issues and local support services: www.scope.org.uk or **0808 800 3333**



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www.refuge.org.uk



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