STARTING OVER

A Guide to Financial Independence After Leaving

Safe banking · Rebuilding credit · Building savings privately · Free financial help

A free resource from the Bulletproof Grace Foundation
From Survival to Purpose

Why This Guide Exists

Financial control is one of the most common ways an abuser keeps someone from leaving — and one of the first things to rebuild afterward. This guide walks through opening accounts safely, understanding and repairing credit, and building savings that are truly your own.

$3.6T
lifetime cost of intimate partner violence, US

100%
confidential — your info stays private

211
free, 24/7 — connects to local financial help

1. Opening a Bank Account Safely

Steps to Take

■ Open your account at a different bank than any shared account, so statements don't cross paths

■ Use a mailing address they don't have access to — a PO Box, a trusted friend's address, or a shelter's mailing service

■ Switch to paperless statements and a new login/password they've never known

■ Consider a credit union — many offer free 'fresh start' checking accounts even with a past banking issue

If You Have No Documents

Many banks accept alternate ID — a shelter or advocate letter can sometimes substitute for standard ID requirements — ask directly

NM Legal Aid — can help you get replacement ID documents if yours were taken or left behind

2. Understanding & Rebuilding Credit

Financial abuse often includes debt taken out in your name without your full knowledge. You have rights here.

- Get your free credit report at annualcreditreport.com (the only federally authorized free source)
- Look for accounts you don't recognize — these may be signs of financial abuse or identity misuse
- You can file an FTC identity theft report and dispute fraudulent accounts even if they were opened by a partner
- A secured credit card (backed by your own small deposit) is one of the fastest ways to start building new credit history

Free Credit Counseling

NM Legal Aid — 1-833-LGL-HELP — can advise on debt caused by financial abuse

National Foundation for Credit Counseling (nfcc.org) — free/low-cost certified credit counselors nationwide

3. Building Savings Privately

- Even $5–10 a week adds up — consistency matters more than amount at first
- Consider a savings account at a bank/app your abuser has never used or heard of
- Turn off all notifications/texts for the new account on any shared or monitored device
- If safety is a concern, some advocates can hold small emergency funds on your behalf temporarily

A Simple Starting Goal

Many advocates recommend building a small 'flight fund' first — enough to cover a few nights away and transportation — before focusing on longer-term savings goals.

4. Free Financial Help

New Mexico & National Resources

211 New Mexico — free, 24/7, connects to local financial assistance programs

YWCA New Mexico — financial literacy workshops built specifically for women rebuilding

NM Legal Aid — 1-833-LGL-HELP, free help with debt, credit disputes, and financial abuse documentation

National Domestic Violence Hotline — 1-800-799-7233 — can connect you to local financial empowerment programs specific to survivors

A Note From BGF

Rebuilding your financial independence is part of rebuilding your whole life. You don't have to figure it out with no help — reach out anytime.

Contact Bulletproof Grace Foundation

Email — bulletproofgracefoundation@gmail.com

Location — 600 Central Ave SW Suite 107, Albuquerque, NM 87102