

If you need help,  
you can call:

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### **SAFE in Hunterdon**

The 24 Hour Hotline Number:

**908-788-4044**

The Toll Free Hotline Number:

**1-888-988-4033**

Texting Hotline Number:

**908-455-2927**

### **Program Benefits:**

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**Independence Project:** A credit-building, micro-lending initiative from the National Network to End Domestic Violence (NNEDV) to assist survivors in improving their credit score.

**Financial Education:** The clients will develop and/or review their budget, be referred to resources to limit expenses, identify short-term and long-term goals and, if needed, credit counseling.

**Lynda, LinkedIn Learning:** Clients can choose from more than 5,000 video tutorials covering business, creative and technology topics and explore the most in-demand skills.

### **SAFE IN HUNTERDON MISSION:**

Our mission is to cultivate safety, empowerment and healing in an alliance with the adults, teens and children affected by domestic and sexual violence while mobilizing the community to promote social change that will reduce power-based violence, control and oppression.

If you are interested in  
learning more about  
financial empowerment, you  
can explore the following:

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Purple Purse

<http://purplepurse.com>

NJCEDV

<http://www.njcedv.org/allstate/>

Financial Empowerment Blog

[https://  
\financialemPOWERmentpro-  
gram.blogspot.com/](https://\financialemPOWERmentprogram.blogspot.com/)

Center for Financial Security:

[https://  
centerforfinancialsecuri-  
ty.files.wordpress.com/2015/04/  
adams2011.pdf](https://centerforfinancialsecurity.files.wordpress.com/2015/04/adams2011.pdf)

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There are several ways that clients can access the financial empowerment program. The clients will have the option of meeting individually in person, via telephone or online. Appointments are scheduled through <http://www.njcedv.org/money> or by phone at (908)788-7666, ext. 214. Services are free and confidential.

### **Safe in Hunterdon**

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47 East Main Street, Flemington, NJ 08822

[www.safeinhunterdon.org](http://www.safeinhunterdon.org)

Funded by New Jersey Coalition to End Domestic Violence (NJCEDV)



# **Financial Empowerment Program**



*“Financial abuse is one of the most powerful methods of keeping a survivor trapped in an abusive relationship.”*

*“Financial abuse occurs in 99% of domestic violence cases.”*



## Financial Abuse

As with other forms of abuse, financial abuse may begin subtly and progress over time. It may even look like love initially as abusers have the capacity to appear very charming and are masterful at manipulation. For example, the abuser may make statements such as, “*I know you’re under a lot of stress right now so why don’t you just let me take care of the finances and I’ll give you money each week to take care of what you need.*” Under these circumstances, the victim may believe that the partner they are in love with should or can be trusted and may willingly give over control of the money and how it is spent. This scenario commonly leads to the abuser giving the victim less and less in “allowance” and by the time the victim makes the decision to take back control of the finances; the discovery is made that financial accounts have been moved or that the victim no longer has knowledge or access to the family funds.

### Examples of Financial Abuse

- Forbidding the victim to work
- Sabotaging work or employment opportunities by stalking or harassing the victim at the workplace or causing the victim to lose employment by physically battering prior to important meetings or interviews
- Controlling how all the money is spent
- Not allowing the victim access to bank accounts
- Withholding money or giving “an allowance”
- Refusing to pay or evading child support or manipulating the divorce process by drawing it out by hiding or not disclosing assets
- Not including the victim in investment or banking decisions

## Examples of Financial Abuse (continued)

- Forbidding the victim from attending job training or advancement opportunities
- Forcing the victim to write bad checks or fraudulent tax returns
- Running up large amounts of debt on joint accounts, taking bad credit loans
- Refusing to work or contribute to the family income
- Withholding funds for the victim or children to obtain basic needs such as food and medicine
- Hiding assets
- Stealing the victim’s identity, property or inheritance
- Forcing the victim to work in the family business without pay
- Refusing to pay bills and ruining the victim’s credit score
- Forcing the victim to turn over public benefits or threatening to turn the victim in for “cheating or misusing benefits”
- Filing false insurance claims

## Contact Us

Financial Abuse Literacy Regional  
Coordinator  
[FEP@safeinhunterdon.org](mailto:FEP@safeinhunterdon.org)  
(908)-788-7666 Ext. 214

Visit our homepage:  
[www.safeinhunterdon.org](http://www.safeinhunterdon.org)