

Steps to Leaving a Financially Abusive Partner

If you've downloaded and are reading this guide, I'm going to assume that you're the one of the one in four women who has experienced physical violence in a relationship. Or you're in an emotionally, verbally or financially abusive relationship. You might have reached the point where you're ready to leave, or might still be considering it. If so, I hope this guide will help you protect yourself, your children, and your finances and get out safely.

There is a strong correlation between financial, physical, emotional and verbal abuse. Women who are being physically abused find it more difficult to leave if they can't support themselves or their children without a partner. When the abusive partner controls access to money and resources, jeopardizes their partner's employment, or insists that they not work, they are acting to keep the abused partner dependent on the abusive partner for basic necessities such as food and shelter. And thus, unable to leave.

This guide is available as a quick checklist and as a more comprehensive booklet which explains the reasoning behind each point. I recommend printing the checklist and checking off items as they're completed. But whatever you do find a safe space to put it. At work in a locked desk drawer, or with a close family member. Do NOT leave it where it could be easily found by your partner.

In this guide I'll be covering the absolute worst case scenario in every situation. It may be scary to read through it all in one place but if you get overwhelmed take a deep breath. It's unlikely you'll have to deal with all of this. In the horrible situation where everything does happen to you, well, at least you're now prepared.

Note that while women can perpetuate financial abuse this guide is written from my perspective, and therefore I will be using male pronouns when referring to the person you're leaving.

Leaving an abusive partner takes courage, strength, and a whole lot of preparation. I've got your back, and so do the many women who've gone before you. When you reach out for help, you will be met with love.

What is Financial Abuse? And How to Tell if You're Being Financially Abused

Financial abuse is all about power and control. Who controls access to the money, and how they use it to control the other partner, is integral to this form of abuse.

Without access to money you can't hire a lawyer, you can't rent an apartment, and you can't leave. This control can take the form of restricting or denying you access to bank accounts and credit cards. It could be doling out just enough money to buy groceries and never giving you a penny more. It can also be showing up at your job and engaging in loud arguments, thus threatening your livelihood, or consistently making you late for work.

Financial abuse is also called "economic abuse" or "economic coercion. It doesn't have a codified definition, but has been [described as](#) "affecting the economic or financial security" of a victim of

domestic violence, or “causing economic and financial insecurity.” It functions to keep you financially dependent upon the abusive partner and isolates you from support networks.

If you and your partner have mutually agreed that they will handle the money because that works for your family, that’s not financial abuse. Assuming that they will tell you how much is in the checking account, and give you access to statements or online banking were you to ask, than it’s unlikely you’re being financially abused.

But the following are signs of financial abuse;

- you are not allowed to view bank account or retirement balances
- you do not have access to any money of your own, he doles it out or calls money he gives you an “allowance”
- you have no input into how your household spends money
- he demands to see receipts for all your purchases
- you do not control your paycheck and must turn it over to him immediately
- he interferes with your ability to get to work on time or perform your job
- he gives you no say in financial decisions and frequently makes choices that damage your financial health
- he runs up large debts on credit cards, with or without your knowledge, and without your permission
- engages in actions that hurt your credit score, including opening accounts in your name or refusing to make payments on accounts in your name
- spends excessively on himself while refusing to spend money on necessities such as food or clothing

If you are in a financially abusive relationship you can expect money to play a large role in leaving your partner. The National Coalition against Domestic Violence has a series of [free webinars](#) that provide financial education to women trying to leave abusive relationships. Topics include everything from balancing a checkbook to creating a budget. But these resources, like much of the existing literature is focused on what to do after you leave.

That is why in this guide I’m giving you steps to take before leaving. The better prepared you are, the better you can protect your and your children’s financial futures.

One to Two Months Before Leaving

Check your Credit Report

Depending on the level of financial abuse and control issues that you’re dealing with, you might not have a good idea of your current financial situation. Your spouse may have opened accounts jointly, or in your name, that you don’t know about. In some cases, you might not even know which bank has your accounts or where the bills are getting paid, how much they are, or if you even owe money. As a first

step to leaving a financially abusive man, request a copy of your credit report. It's an excellent starting point to shed light on your situation.

Each of the three major credit bureaus, Experian, TransUnion, and Equifax, is required by law to give you a free copy of your credit report each year. There's only one problem with this. The free version has to be sent by mail, which means your partner could find it in the mailbox. And they often will only mail it to your address on record in order to prevent identity theft, so you can't send it to a friend's house.

They charge a small, five dollar fee to access your credit report online but that comes with its own issues. Your ex could see the charge on your credit card bill or passing through your bank account. If possible, purchase a prepaid debit card to use to pay to view it online and print it off at work or at a "safe" printer. Print With Me is a service that has printers scattered all over major cities in coffee shops that I've used to print documents. Just don't leave them sitting there!

Once you've got a copy of your credit report, go through it with a fine-tooth comb. I recommend getting a set of colored highlighters. Highlight all bank accounts that appear in yellow. Any money that your ex has been hiding could appear if you're on the account. This includes accounts you opened together but you don't have access to the current balances.

Note that accounts opened in just his name will not appear on your credit report. Your lawyer will have to request his credit report and account information during the divorce proceedings.

Highlight credit cards and any revolving lines of credit in a different color, say pink. If you see anything on there that you don't recognize or know you didn't open yourself, put it on your "cancel" list. Do NOT call and cancel them now or you'll tip him off. Make another list for joint credit card accounts. You'll be taking yourself off them right before leaving him. Add up and have a record of the total amounts in every account BEFORE you leave him.

Identify anything suspicious, or that you didn't know of, and make a comprehensive list. If you have a decent credit score and no accounts that aren't shared with him, go and open a credit card in your own name. You will need access to capital once you leave him; and a credit card that he can't cancel on you.

Freeze your Credit Score

Only after you've obtained a credit card in your own name, call the credit bureaus and have a freeze put on your social security number. What this means is that no one can pull your credit score without your verbal approval. The credit bureaus will have to call you and ask if you intended to apply for and open an account before they can release your credit information. This prevents your ex from going and opening anything in your name after you leave him.

If someone does try to open something in your name without permission, keep a record for your lawyer. I hate to say it, but be prepared to lie to your soon-to-be-ex throughout this process. If he should discover the freeze before you've told him you want out, have a handy excuse such as "I thought someone had stolen my credit card at the gym," or something like that ready.

Build up Some Cash

One of my friends who left a financially abusive man had no access to cash. He kept the debit card in a place she couldn't find, she didn't work and had no paycheck and didn't even know where he had their bank accounts. For spending such as grocery shopping he gave her a credit card that he monitored. She needed cash, so I gave her the following advice.

Start selling stuff. Anything that you can and that he won't notice. I suggest starting with children's clothes, toys, and cloth diapers. Haunt local mom's groups and Craigslist. I sold my jogging stroller and a backyard playhouse and then vaguely told my ex I'd bought more things for our son. While I dislike the stereotype, it is somewhat true that most men don't pay much attention to their kid's stuff. See if you can pick up odd jobs baby-sitting for friends and claim that you volunteered your time. Look at selling clothes on apps like Poshmark where you can keep the money in your account until you need it.

Offer to baby-sit for friends, but always ask for cash. When dealing with strangers, demand cash up front. If you're considering sex work, please be careful. With SESTA/FOSTA it has become infinitely more dangerous for women.

A word about Multi Level Marketing programs – don't do them. They prey on desperate women with grandiose promises that will never materialize. The failure and burnout rate on them is abysmal. [99.71% of participants in MLM's lose money](#). Any "friend" who offers this as a solution is no friend of yours.

If you are allowed a debit card for spending, start adding on an extra five dollars in cash back here and an extra twenty out of the ATM there. I know that financially abusive men rarely allow women this freedom, so be careful. By starting a few months ahead of time you can build a little nest egg and he's unlikely to notice.

Hide the Cash

Hide this money someplace safe. I had a shoebox in a part of the house I purposefully kept cluttered, at the back of a closet, to keep him out. Again, I hate to be cynical, but be wary about trusting friends. I've been betrayed by people I never thought would sell me out. Remember, abusive men are often charming and manipulative, and they will turn this charm on mutual friends once you've left. Also watch out for overly-religious family members who might preach reconciliation and urge you to return to an abusive man because they believe that divorce is a sin.

Try to put the money somewhere that you can access it easily if you need to bolt. If it's been a bad night and he hid the car keys or your wallet and you need to get out, or he stole your phone and you can't call a ride, you might need that cash.

Go to Planned Parenthood and Get on Birth Control

An unplanned pregnancy which you can't afford is a very powerful way to trap you in a relationship. If your health insurance is through his employer, if you don't make enough to support yourself and a new baby on your own, or if he'd block an abortion or deny you access to funds for pay for one, you could

end up stuck. Sabotaging your birth control isn't uncommon if a man suspects that you're close to leaving him. Visit your local Planned Parenthood or other clinic and try to pay in cash so that your insurance company won't send him an Explanation of Benefits. Get on an undetectable birth control and do NOT tell him that you've done this.

As a friend of mine put it, the more babies you have with the motherfucker, the longer you're tied to him. Make sure that he doesn't trick you into another pregnancy.

Hide any Valuables you Didn't Sell

Jewelry is a gift, and anything he bought you belongs to you. Family jewelry is non-marital property, but it's a lot harder to get it back if he's already pawned or sold it. If you have any valuables you don't want to lose, hide them, leave them with a friend or family member for safe-keeping, or get a safe deposit box in your name (you'll have to declare the contents in a divorce but this won't be an issue if they are items that belong to you).

Put it this way, it's much easier to sell and split the money with him if that's what the courts order than it is to try to get back jewelry *after* he's already disposed of it.

Stock up on Gift Cards and Prepay Balances

Pre-purchase balances on Uber or Lyft if you need to get you and your kids to safety and he's hidden the car keys (happened to a friend). If he controls your phone, he could cut it off, so look into getting a cheap prepaid and keeping it somewhere safe. Prepay for minutes so that if he steals your wallet you can still call for help.

Depending on how closely he monitors you, you might be able to get away with buying a few gift cards for grocery stores and Target and telling him they were for birthday gifts. Don't do this all at once. The key is to go slow and steady so he doesn't notice.

Check in on Your Education

Did you get halfway through a degree and then quit because you got pregnant? While college degrees don't expire, credits do so see if you can enroll in just one course to keep them current. If you don't have a bachelor's, try to get an AA. Education is a ticket out of poverty, and could lead to a better job and more money for you to leave him. If he's made it difficult to impossible for you to get a degree, well, there's a reason for that.

Many reputable colleges and universities now offer online courses. Your employer might be willing to pay for some of them. Start fitting them into your schedule while you're making plans to leave. Community colleges offer flexible schedules, too. Do NOT fall for an online for-profit university.

Educational costs must be carefully managed. Many charities who work with domestic abuse and violence victims offer grants or scholarships. Talk to your local college about options that they may have.

One woman I know, a friend of a friend, was able to test out of a huge number of classes at a [university](#) in order to get her degree faster for less money. It helped her exit an abusive marriage quicker. Search for “competency-based education” to find what’s available in your area.

Hire a Lawyer

If he wasn’t reasonable, kind, or respectful during your marriage, don’t make the mistake of thinking he’ll change after you leave. And if he’s a financially abusive man, expect money to become a major issue in the divorce. In my divorce, we settled custody in three months. The money took a year and six months.

Hire a lawyer. Take money from your 401K, like I did, if he can’t see the account’s details. Tools like mint and other apps that aggregate and display all your accounts are great...until you try to leave an abusive man. “Forget” to update the password. Borrow it from a friend. Sell some of that jewelry. Abusive men don’t flip a switch and become easy to negotiate with and nice once it’s over. And the legal system, as I’ll get into below, is perfectly set up to enable them to continue abusing you.

Print all Bank and Credit Card Statements

Once you’ve closed accounts you might have to pay to download any statements, or to have them mailed to you. You’ll need them in the divorce proceedings. Print everything you might need, going back to the date you got married AND before. You’ll need any retirement statements from before the marriage in order to prove non-marital assets.

By law in most states all joint accounts must remain open until the divorce is final. While your ex can’t legally close accounts, you won’t have much resource if he does. One husband I know closed joint accounts without the wife’s permission, thus closing off access to statements, and she was incredibly grateful she’d printed everything before leaving. And, of course, there were no consequences to him for his actions.

Be prepared for this – the only way to hold a man like this accountable is to spend lots of money on lawyers. So they will engage in small, harmful acts, or push the boundaries of what’s allowed because they know that it’s not worth it for you to try to hold them accountable. And even if you try, you could get a judge like mine who didn’t even bother to read our filings.

Be prepared to watch your ex get away with a LOT of shit and to discover that, when it comes to financial abuse, the legal system doesn’t have your back. That’s why all this pre-work is so important.

The Day Before

Congrats, you’ve made it to D-Day. You’re probably terrified, haven’t slept in weeks, and could possibly be throwing up regularly. I know I was. The daily stress of hiding so much in preparation for leaving will take its toll. If you can, see a therapist regularly. Go for a run, go to yoga, do whatever you can to blow off stress. I know that none of the above may be available to you, but do what you can.

I'm not going to give you advice on how to tell him you're leaving or want a divorce because that's the subject of another guide. Here's what to do to protect yourself financially in the first few days and weeks.

Pull out the Cancel List

Before leaving, I cleared our credit card balances to zero. I knew they'd be a major potential source of argument in our divorce and wanted them off the table. The day before I left, I called all our joint credit cards and took myself off the accounts. While this isn't a perfect protection, it helps.

Depending on your state you might still be responsible for half of any balances charged to credit cards prior to *filing* for divorce. It's not enough to have told him you want the divorce. Which is why I strongly suggest having all your paperwork ready to file the moment you tell him.

One woman waited three weeks to file and, even though they'd been at zero balances when she left, her ex tried to stick her with half of the five grand he'd charged to credit cards between that day and the day she filed (a mere three weeks).

If you saw anything fraudulent on your credit report, call and have it taken care of now. Close the account, or contest it. Your credit score will help you get an apartment or place to live if you don't keep the house or stay in your place. You must protect it.

Change all Passwords

I mean all of them. Bank accounts. Email. Social media. And, no, you can't stay friends with him on there even if you filter him off your posts. Unfriend and BLOCK. The same goes for his family and his friends. Remember, abusive men are charming. Screenshots can betray and hurt you – it's happened to me. Change them all. You might regret it if you don't.

For example, a week after someone I know told her ex she wanted a divorce she tried to log into her bank account, only to receive an error that her password had been fried. When she called her ex he admitted he'd been trying to guess her password and access her bank accounts. Yes, really. And, yes, he saw nothing wrong with telling her this. And, no, the courts didn't care he'd tried to hack her accounts.

CHANGE EVERYTHING.

Have a Place to Go the Next Day

Line up a friend, or friends', houses where you can crash. Be aware of the laws in your state, and prepare to be shocked. If he refuses to leave the house and you leave, you could be ceding rights to the property to him. If you take your kids without permission – even IF he beat the shit out of you the night before – he can charge you with kidnapping. Unless you go to a shelter, which has its own risks, staying with a friend can be considered kidnapping.

Book a hotel room in advance if you really don't know where to go, or an extended stay. Don't use a joint card, obviously. Give yourself at least a night of breathing room even if you're forced to continue living with him for the time being.

Once you're in the Thick of Divorce

I wish I could tell you it's over now. I wish it had been over for me once we'd filed the papers. But it's not. Any checks on his behavior that he might have had before will vanish once he knows you're serious about ending things.

Don't Give In on the Important Stuff

I had a nest egg that I'd inherited when my mother died. In Minnesota, inheritances are non-marital property. The entirety of it was mine, and I knew that. So I moved the funds to an account with just my name on it prior to D-Day. Throughout the horrific months of my divorce I heard about that money, and who was entitled to half, on an almost-daily basis. Including threats that the courts would punish me for moving it and demands I transfer half back to the other party.

On and on and on... I didn't give in and guess what? I kept it all. Every penny.

TALK TO A LAWYER. Yes, you can google and learn about your state's laws, but you really need expert advice. And do not give him a dime until ordered to do so by the courts. He's about to become an instant expert in the law, thanks to the Internet, and will always twist it to benefit him. Don't listen to threats about taking your kid, or the judge punishing you for "stealing" his money. Not only will he frequently be wrong, it will destroy your mental stability if you don't tune him out.

Abusive men will throw around a lot of empty threats. They'll yell, and posture, and try to scare you into doing what they want. Do not sign anything or give them anything of value or even speculate as to how the financial negotiations will turn out. Always, always consult your lawyer.

But do Give in on the Small Stuff

You've never lived until the man you've left goes through your house verbally pricing out everything and demanding you pay him half. Down to your son's scribbled-on, well-loved art table which is nowhere near worth the \$200 you originally paid for it. Be willing to massively overpay your ex for some items just to get him out of the house and to have some peace.

Don't beat yourself up if you wind up doing the same. This will be a long, painful, soul-crushing process. Save your energy for the big stuff and pay him the \$150 for a dinged up dining room chair. Divide up your kid's clothes equally, down to the underwear. If it starts to get to you, repeat this mantra, "I will have my freedom and all he'll have will be bitterness," or a simpler, "Fuck you, get out" as you pack the boxes. Because, of course, you'll be doing all the packing to get him out of our space.

Shift your perspective to focusing on your freedom and let go of arguing about the small stuff.

Prepare for the Worst When it Comes to the Legal System

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Here's where it gets rough (I know, you're thinking, it wasn't already???). The legal system in the United States is a series of laws designed to protect and support the rights and property of white men. Period. It doesn't give a damn about you or your kids. It really, truly doesn't. Sorry. Yeah, I know you might be thinking I sound like a bitter, cynical person at this point but trust me – expect the worst and maybe you'll be pleasantly surprised.

And, when it comes to financial abuse, the legal system doesn't even acknowledge that it exists. Your ex, particularly if he has more financial resources than you, will now switch to punishing you through this system. His lawyer will “forget” to respond to emails, costing you over \$500 in follow-up emails and phone calls from your lawyer. His lawyer won't respond to stuff for months, and could even blow off a phone call with the judge with no consequence.

I strongly suggest asking your lawyer to install email tracking on all their emails, which will show the IP address and number of times an email has been opened. The courts also don't really understand much about technology, but having a record of his lawyer's lies could be helpful. I also suggest paying for it on your own emails, or using an app like iTrackMail. If your ex tries to claim he didn't receive an important piece of information it will cover your ass to be able to show when and how often he opened it.

Document everything. Know if you live in a one-party or two-party recording state. In a one-party state you can record audio without the other person knowing. Ask me how many hours I have on my phone. Track when your ex shows up late for hand-offs, or when your child returns from their house without being physically cared for properly. Every bill he doesn't reimburse, every nasty email, keep it ALL.

It's helpful to buy a calendar and just write in it all his shit. I actually don't recommend using an app or your phone's calendar as I have lost information during app updates.

In some states you can ask for the other party to pay your legal bills if they make significantly more money than you do. But this isn't the case if you're the one who filed, at least in Minnesota. So, yup, the woman who filed to escape abuse will now have to pay more for the divorce even though she makes \$70k less than her ex. Do NOT expect anything reasonable or any help from the courts.

And do expect your ex to be perfectly willing to drive up the legal bills and drag out the divorce to spite you. Remember, abusive men don't let go easily. And control is a major part of any abuse.

I wish I had advice to offer you right now, I really do. But there doesn't seem to be any way to protect yourself financially in a system that doesn't even recognize how it's set up to help abusive men rather than the women and children they've hurt. I'm only talking about this so you'll be prepared and so that you can manage your mental health.

It's incredibly draining to have someone else's actions ruin your budget every month. Legal bills are unpredictable. If opposing counsel files an affidavit, you have to respond, which means money you might not have counted on spending that month. All you can do is control your reactions.

Mediate. Run. Yoga. Yeah, I know, basic bitch stuff, but it might be all you've got. Arrange for a payment plan with your lawyer, if you can. Don't open the bills unless you absolutely have to and just let their firm charge the \$200 a month you agreed upon to your credit card.

If all else fails and it's starting to get to you, repeat after me; I'll have my freedom and all he'll have is his bitterness. Or, fuck you, get out of my life.

Prepare for Games with Child Support

Minnesota has a state calculator for child support, which many states have started to implement. It's supposed to be a simple system that can't be cheated. Unless...your ex tries to impute more money to you than you've ever made and tries to have \$40k of his income thrown out on the grounds that it's contract, and then your judge admits to not having read your counter-filing against your ex's ridiculous claims and forces you to go to another evidentiary hearing.

But you don't have the two grand to pay your lawyer for that hearing because, oh right, you don't and have never made the \$90k your ex claims you make and you're not getting child support now. So you have to wait to go back to court for that hearing until you can scrape together another two grand for your lawyer. And because no order was in place your ex just got out of paying almost seven grand he should have been paying (no back pay unless an order is in place in Minnesota).

The system can be, and is, frequently manipulated. And not by men with no money but by men with lots of money who view child support as a "gift" to their ex rather than support their child needs to have a good life. If at all possible, try not to live on child support.

I know you're probably rolling your eyes and saying, "yeah, right." While there are no statistics on it that I can find to back up income disparities and gender in divorce, women do still make less on the dollar than men and often make much less than the men we're leaving. It can be really tough to make it on one income and without child support. If anything extra comes in one month, save it. Work odd jobs during your "off" custody time. Try to save at least half of any child support you may get.

Set aside money every month, if you can, for ongoing legal battles. Assume that this person will not ever act in good faith. If you add a clause to your custody agreement that he must pay for half of up to two extracurricular activities, he will play games.

All of a sudden your child can't attend any activities on the weekends because it "doesn't work" for his father's schedule. He'll let you schedule stuff on your weekends, but will refuse to pay his half on the grounds that it's not during his time (the time he just restricted). He won't pay his half of the second activity because the agreement says your child must be given the "option" for a second sport. If there is any ambiguity in your agreements, he will use them to fuck with you. GUARANTEED.

Consider the Future in Your Agreements

Will he keep your children on his health insurance until they're twenty-six, or drop them at age eighteen? Who will pay for college, will you split it or will your kid be on their own? As much as possible,

think ahead to when your child will need financial support and try (not always a guarantee) to get it in writing.

In conclusion...

Prepare to watch him gleefully enjoying his life and buying new cars, and condos, and fancy rings for the new girlfriend while you struggle without child support to take care of your kids. And understand that he will never give a damn about how he's hurt their futures through his actions.

That's okay. Because you love them enough for two parents. You'll sacrifice, and scrimp and save and wear underwear with holes in it so that they can go to swimming lessons. Ultimately, an abusive man lives a lonely, bitter life. Everything that happens in his life is someone else's fault. He'll lose the new girlfriend when his true colors come out eventually – and they always do.

He may end up alienating your children and you won't have to say a word. Everything my father did to my mother backfired on him. It took me until about my mid-twenties to realize the extent of his abuse, but I don't have a relationship with him now. It's not your job to reveal to your kids what their father is; I promise that they'll figure it out on their own.

The financial abuse might continue until they're grown and off to college or have moved out. It sucks, so try to find a support network and friends who will listen to you vent. As much as possible, develop a Zen attitude about money. It's just energy, and with all the negative energy he attaches to it, eventually the karma fairy will come back around to him.

And, remember, when all is said and done, someday you will be able to say -

Fuck you. I am free.