

Moving On and Managing Your Money:

An Information Guide for Domestic Violence Survivors

Introduction

Survivors who leave a home where there is domestic violence often have money problems.

- You may have a lot of bills and debt and don't know how to pay them off.
- You may not have paid bills for a long time and now nobody will give you credit or a loan (called a "bad credit rating" or "bad credit history").
- You may not have your own bank account.
- You may not have access to property or money that's in your abusive partner's name.

If you can manage your own money and address any money problems, it will be easier for you to rebuild your life after you leave a violent home. There are three important steps to becoming financially independent and learning to manage your own money:

1. You need to have a **bank account** in your own name, separate from your abusive partner;
2. You should have a simple **budget** to figure out how much money you need for day to day things, how much you can use to pay down any debt, and how much money you have left over for recreation, etc.
3. You need to find out your **credit history**, as you might have a bad credit rating.

This guide has been put together to give you some help with these steps, as well as some other information to assist you as you move on with your life.

Note: Domestic violence is also referred to as "family violence" or "domestic abuse". "Domestic violence" is used in this guide.

*If you are in an abusive or violent relationship, the most important thing to know is that **you are not alone and do not deserve to be abused**. Call the province-wide crisis line at **1-877-977-0007** to find out how you can get help to protect yourself or anyone affected by abuse. If you or anyone else is in immediate danger please call **911**.*

A protection plan will help you and your children get to a safe place when you are in danger. The plan will include where to go and what you need to take with you if you're forced to leave your home to escape from a violent partner. For additional resources or information regarding domestic violence please contact the Family Violence Protection Program.

- Phone: 945-1709
- Website: www.manitoba.ca/fs/fvpp

If you need information about victim's rights or obtaining a protection order, contact Victim Services.

- Phone: 945-6851
- Toll free: 1-866-484-2846
- Website: www.manitoba.ca/justice/victims/services

Opening a bank account

If you don't have one already, go to a bank or credit union and open a bank account in your own name. It is the law that you have the right to open a personal bank account, even if:

- you don't have a job
- you don't have any money to deposit right away
- you have filed for bankruptcy (a legal process to help clear your debts)

The bank or credit union can explain how to open a bank account.

Note that you must bring two pieces of accepted identification (I.D.) including one piece with a photo on it. These can include a Canadian passport, driver's licence issued in Canada, Canadian birth certificate, etc.

Identification (I.D.) and personal documents

You need several pieces of I.D. and some personal papers if you're going to open an account and manage your own money. You will also need them if you need to apply for government programs that can give you financial support (ex: Employment and Income Assistance). In some cases, there may be a cost to get the documents and it may take some time before you get them.

These are some of the things you may need and where to get them:

Document	Organization Name	Contact Information
Birth certificate Death certificate Marriage certificate Change of name document	Vital Statistics Agency of Manitoba	254 Portage Avenue Winnipeg MB R3C 0B6 Phone: 204-945-3701 Toll free: 1-866-949-9296 Email: vitalstats@gov.mb.ca
Driver's Licence	Manitoba Public Insurance (MPI)	Phone: 204-985-7000 Toll free: 1-800-665-2410
Manitoba Health Card	Manitoba Health	Phone: 204-786-7101 Toll free: 1-800-392-1207 Deaf Access Line TTY/TDD: 204-774-8618
Social Insurance Number (SIN)	Service Canada	Toll free: 1-800-206-7218
Passport	Passport Canada	Toll free: 1-800-567-6868 TTY: 1-866-255-7655
Citizenship Certificate	Citizenship and Immigration (Federal Government)	Toll free: 1-888-242-2100

Document	Organization Name	Contact Information
Permanent Residence Card	Citizenship and Immigration (Federal Government)	Toll free: 1-888-242-2100
Custody Orders	Manitoba Justice – Family Law Division	Phone: 204-945-0268 Toll free: 1-800-282-8069 (ext. 0268)
Protection Orders	Manitoba Justice	Toll free: 1-866-484-2846

Helping you manage your money and budget: financial counselling

Financial counsellors, advisors and professional money managers can help you learn to manage your own money and deal with your debt. Talk to a professional counsellor or manager to learn the basic skills of money management so you can handle your own money and plan for the future. You may have to pay for some counselling services, but there are some places that will do this for free or at a very low cost, such as **Community Financial Counselling Services**.

- Phone: 204-989-1900
- Toll free: 1-888-573-2383
- Website: www.cfcs.mb.ca/

Making a budget

You should have a budget if you want to pay off debt and be financially independent. A budget is a simple written plan that lists how much money you have coming in each month (monthly income) and how much money you have to pay in rent and food and other living costs (monthly expenses).

Examples of income in your monthly budget might be: your pay from your job (after any taxes and other things that are regularly taken

off of your cheque); monthly benefits like the Manitoba Child Benefit, the Manitoba Shelter Benefit, the Canada Child Tax Benefit; and child support payments or alimony.

Some of your monthly expenses in your budget might be: rent or mortgage payments; heating costs; telephone bills; child care payments; groceries; bus passes; medicine, etc.

When you leave a violent home, you will likely have to pay for a lot of new things to help you get settled and you have to figure out how you will manage money for your future. You can use some government and community programs to help you set up a new home, but you still need to know how you will pay your bills in the future. Also you will need to have a written monthly budget to show that you need financial support if you need support payments from an abusive partner.

Talk to a financial counsellor to get help putting together a budget. The Canadian Centre for Economic Education website can also help you make and use a budget, contact:

- Website: www.virtualadvisor.ca

You can also find a sample monthly budget worksheet at the Canadian Bankers Association website, contact:

- Website: www.cba.ca

All about credit

It might seem like buying things on credit is an easy way to get what you need without waiting, but using credit cards or short-term loans will cost you far more money than you know. It is too easy to get in debt and really hard to get out.

Credit cards

Credit cards can be easy to use, but beware of high interest costs. If you are going to apply for one, make sure you understand:

- how much interest you have to pay
- how long you have to pay the credit card debt off
- how much money you can charge on your credit card
- what are the minimum payments – what amount do you have to pay each month in order to avoid problems

Payday loans

Payday loans may seem like a good idea, but they are the most expensive loans you can get, even more than credit cards. Avoid payday loans and go to a bank or credit union to see if you can get a **line of credit** or a short-term loan to cover expenses in an emergency.

Credit reports

You start building a “credit history” the first time you apply for a loan or a credit card. It includes your name and address, information on your job, salary and how you handle your bills. Credit reports show your credit history. They tell banks, credit unions, credit card companies and other people who lend money if you have a habit of paying back debt or if you don’t pay your bills. The lenders use this to decide if they will give you a loan or another credit card.

Credit reports may be used by:

- **landlords** when you apply for an apartment
- **employers** when you are looking for a job
- **insurance companies** when you apply for car or home insurance
- **lenders** when you are trying to get a loan or credit at a good (lower) interest rate

You should know your credit history. If you have a bad credit history, a credit report can help you understand it and start building a good credit rating. You can get a copy of your credit report by ordering it on the internet, but you will be charged a fee. If you make your request in writing and send it by mail, the credit-reporting agencies will provide you, by mail, with a free copy of your report. It is important that in your request you include a photocopy of two pieces of I.D. Call the credit-reporting agencies to find out which pieces of I.D. are acceptable and get their mailing address.

Contact Canada’s two major credit-reporting agencies:

Equifax Canada

- Phone: 1-800-465-7166

TransUnion Canada

- Phone: 1-866-525-0262

Managing debt

If you owe money for previous loans, credit cards, car loans, etc, you need a plan to pay the debt down. First you should make a list of all the places that you owe money to, and find out how much interest they charge you. Figure out which debt is the most expensive (most likely payday loans and credit cards), and then make a plan to pay off the most expensive debts first. A financial counsellor can help you with this, and may even be able to help you change your debt so you pay less interest.

Going bankrupt

If you have debts that are so big, you know you will never be able to pay them off, you may have to file for bankruptcy. It is a legal process that can get rid of most debts (it cannot get rid of student loan debt). It may also stop a bank or mortgage company from taking your home and can help you get utility and phone services back.

You should only file for bankruptcy as a last resort, because:

- You cannot get credit for seven years.
- Your bankruptcy goes on your credit report and stays on it for seven years.
- Your name is published in papers across the country.
- You may have to sell all your assets (home, car).

To find out about filing for bankruptcy, contact the Office of the Superintendent of Bankruptcy.

- Toll free: 1-877-376-9902
- Website: www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/home

Protect your identity

Identity theft

Identity theft is when someone uses your personal information to commit a crime (ex: fraud, theft) and you don't know they're doing it. The thief can be a stranger or someone you know. It could even be the person who abused you.

Identity thieves get your personal information, so they can pretend to be you and steal money and goods using your name. When this happens, your credit history can be ruined. Thieves can go on spending sprees, open new bank accounts, rent apartments, redirect your mail, apply for loans or credit cards or use it to apply for government benefits. They can also use your name when they commit more serious crimes.

Find out how to protect yourself against identity theft by contacting the Manitoba Consumer Protection Office.

- Phone: 204-945-3800 (24-hour voice mail)
- Toll free: 1-800-782-0067 (24-hour voice mail)
- Email: consumers@gov.mb.ca
- Website: www.manitoba.ca/fs/cca/cpo

Financial help

Employment and Income Assistance (EIA)

EIA gives financial support to assist Manitobans who need help covering their basic needs and family expenses (ex: rent, food, utilities, clothing, medicine) and can also help people find shelter and health care. EIA helps people who are able to work find and keep jobs so they grow to be financially independent.

Survivors who leave a home where there is domestic violence may need financial support for:

- storage of furniture and household essentials
- moving costs
- start-up costs (furniture, beds and household essentials)
- identification to open a bank account

If you receive EIA and need any of these types of support, you should contact your EIA case co-ordinator.

To find out more about EIA programs and services:

- Phone: 204-945-2177
- Toll free: 1-877-812-0014
- Website: www.manitoba.ca/fs/assistance/

To find out if you might be eligible for EIA and other programs and financial benefits that may help you, go to ServiceLink:

- Website: www.manitoba.ca/servicelink

Help with housing, heat and light

Manitoba Housing

Manitoba Housing rents affordable housing to Manitobans who need shelter (ex: single people, families and seniors). To find out if you qualify for housing benefits:

- Phone: 204-945-HOME (4663)
- Toll free: 1-800-661-4663
- Email: housing@gov.mb.ca
- Website: www.manitoba.ca/servicelink

Manitoba Hydro

Manitoba Hydro's Lower Income Energy Efficiency Program may help homeowners with limited income save energy and money. If you qualify, you may get basic energy saving items (ex: compact fluorescent light bulbs and low flow showerheads) and insulation upgrades at no cost. You may also get a rebate and interest-free long-term financing for a natural gas furnace upgrade.

To find out if you can get help, contact the Lower Income Energy Efficiency Program.

- Phone: 204-480-5900
- Toll free: 1-888-624-9376
- Email: lowerincome@hydro.mb.ca
- Website: www.hydro.mb.ca/your_home/lower_income.shtml

Other kinds of support

Personal Security Voting

The Voters List is not publicly posted. However, if you are concerned about your personal security, you can apply to have your name omitted from the Voters List and replaced with a personal security number. A person who has been assigned a personal security number may vote only by homebound ballot. You can discuss this option with your enumerator, or by contacting your returning officer during an election.

To find out more, contact Elections Manitoba.

- Phone: 204-945-3225
- Toll free: 1-866-628-6837

Protected names list

If you own your own home and, for safety reasons, you don't want your home address available to the public, you can apply for the protected names list at Manitoba Land Titles Office. They will have your name removed from the public names search. The title of your property will still be on public record, but can only be searched using the land description, title number or document registration number, not using your name.

To find out more, contact the Manitoba Land Titles Office.

- Phone: 204-945-3803
- Email: tpradmin@gov.mb.ca

Compensation for Victims of Crime Program

This program provides compensation (money for expenses) to victims who have been injured or have suffered hardship or had to pay expenses because they are a victim of specific kinds of crimes. Expenses the program may cover include:

- replacement or repair prescription eyeglasses
- payment for grief therapy or other counselling services
- payment to support children or dependents
- payment for the cost of supports to recover from the crime
- payment for re-training to find a job

To find out more, contact Manitoba Justice.

- Phone: 204-945-0899
- Toll free: 1-800-262-9344
- Website: www.manitoba.ca/justice/victims/services/compensation

Making a new start – renting

Survivors who choose to move away from a violent home often have problems setting up in a new home (or keeping the one they're in), especially when they try to rent a place or get phone and utilities installed. This is especially true if they have to file for bankruptcy, have nobody to co-sign loans or guarantee rent, or have a bad credit rating.

If you have problems renting, the **Residential Tenancies Branch** can help you learn about your rights as a tenant and help with any problems you may have as a renter. To find out more, contact the Residential Tenancies Branch.

- Phone: 204-945-2476
- Toll free: 1-800-782-8403
- Address: 302-254 Edmonton Street;
Winnipeg, MB R3C 3Y4

If you have a problem with one of your utility bills (ex: gas, electricity), talk to the company first. The contact information should be on your bill. If you don't get the help you need, go to the **Public Utilities Board of Manitoba (PUB)**.

- Phone: 204-945-2638
- Toll free: 1-866-854-3698
- Email: publicutilities@gov.mb.ca

For more information on:

- credit cards
- credit history and credit reports
- payday loans
- identity theft
- consumer issues

Please go to the Consumer Protection Office website at www.manitoba.ca/fs/cca/cpo

Or contact:

Consumer Protection Office

- Phone: 204-945-3800 (24-hour voice mail)
- Toll free: 1-800-782-0067 (24-hour voice mail)
- Email: consumers@gov.mb.ca

Be aware that in some cases you may need to wait to get the information, documents or services that you are looking for. In contacting some organizations, you may also be asked to leave a phone number or other contact information where you may be reached. If you do not have a safe number or source where you may be reached immediately, try to arrange for use of an alternate phone number or use a code name if necessary. Your safety and the safety of your children is the most important thing, so take all necessary precautions to stay safe.

Consumer Protection Office

302 – 258 Portage Ave. • Winnipeg, MB R3C 0B6

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