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# Seven Steps to Protect Your Assets When Leaving an Abusive Marriage

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Divorce is painful -- anyone who has been through the process will attest to that. But, sometimes, divorce is less painful than staying in a relationship that has become abusive.

The problem, of course, is that it's exponentially more difficult for women in abusive relationships to break free from their controlling husbands. Typically, these women know very little about their family finances because their husbands are extremely secretive about financial matters. Plus, many women are simply frozen with fear. Women in abusive marriages live under the very real threat of physical violence if their husbands get angry and/or suspicious.

If you are in an abusive relationship, please seek help. There are community-based organizations, private counselors and therapists and other professionals who can offer the immediate assistance you need. In addition, please start taking steps to secure your financial well-being.

Here are a few basic guidelines to follow, provided you can do so safely:

1. **Establish ways to communicate privately.** Secure a post office box for correspondence with financial institutions and divorce professionals, and make sure you --and perhaps a trusted friend or relative --are the only ones with a key. You'll also need to establish a private email account and then send and receive emails only from a secure location, such as a public library or internet café. A pay as you go cell phone is a wise investment, as well. Remember, an abusive spouse can easily install spy ware in computers and smart phones.
2. **Open a bank account in your name.** Squirrel away any money you can --and if at all possible, deposit your paycheck and transfer any assets available into that account.
3. **Keep copies of [all your important paperwork](#).** Be sure to include bank statements, social security numbers, birth and marriage certificates and documentation of jointly held assets. Keep these important documents in a safe place out of your house that only you and one other trusted person can access.
4. **Obtain a credit card (or preferably several).** Contact credit card companies and explain your situation. Send them copies of any court orders, since such extenuating circumstances may help you qualify for credit.
5. **Remove your name from all joint debt accounts, if possible.** This will insure you are not responsible for any debt incurred after you leave.
6. **Change all your PIN codes.** Choose number and letter combinations that are not easily identifiable.
7. **Acquire a one-time-use prepaid debit card.** You can buy a prepaid card at a many local retailers, and for a small fee, you can load it up with as much money as you want.

Abuse is about power and control. But, if you start taking the right steps, you can regain control of your life and finances. I've seen women succeed at this again and again. Over the years, I've been retained by quite a few women who, at the time, were in physically and/or mentally abusive relationships. Their journeys weren't necessarily easy, but each accomplished her goal and began a new life free from an abusive husband.

The most important piece of advice I can share with women who are victims of physical/mental/ financial abuse is this: Find professional help as soon as possible. Get the help you need to stop the cycle and create a plan that will keep you and your children safe. Then, start taking steps toward a financially secure future.

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 Jeffrey A. Landers, CDFA™ is a Divorce Financial Strategist™ and the founder of [Bedrock Divorce Advisors, LLC](#), a divorce financial strategy firm that exclusively works with women, who are going through, or might be going through, a financially complicated divorce. He also advises women business owners on what steps they can take now to "divorce-proof" their business in the event of a future divorce. He can be reached at [Landers@BedrockDivorce.com](mailto:Landers@BedrockDivorce.com).

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