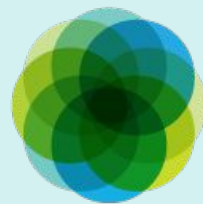


Learning Exchange: Give Me Some Credit

Wednesday, July 20th, 2023

Faculty today: Katie VonDeLinde

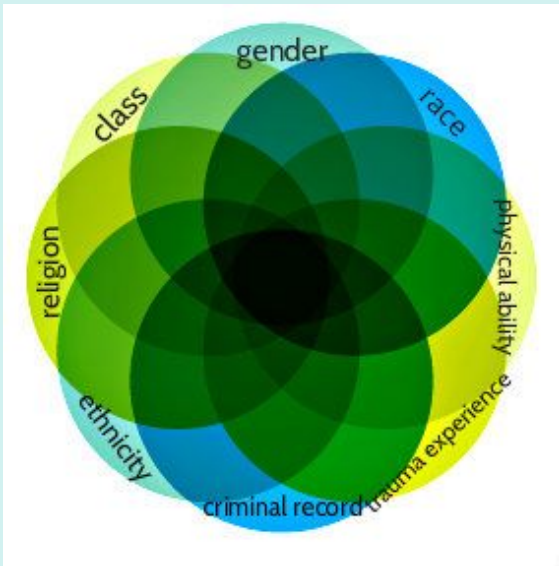
CSAJ facilitators: Nkeiruka Aduba & Nathalia Gibbs



**CENTER FOR SURVIVOR
AGENCY & JUSTICE**

This project is supported all or in part by Grant No. 15JOVW-21-GK-02248-MUMU awarded by the Office on Violence Against Women, U.S. Department of Justice. The opinions, findings, conclusions, and recommendations expressed in the publication/program/exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice, Office on Violence Against Women.

CSAJ's Mission & Vision




❖ **Mission:**

The Center for Survivor Agency and Justice promotes advocacy approaches that remove systemic barriers, enhance organizational responses, and improve professional practices to meet the self-defined needs of domestic and sexual violence survivors.

❖ **Vision:**

The Center for Survivor Agency and Justice envisions a world where all people have equal access to physical safety, economic security, and human dignity.



GIVE ME SOME CREDIT: HANDS ON CREDIT ADVOCACY STRATEGIES WITH SURVIVORS OF INTIMATE PARTNER VIOLENCE

Katie VonDeLinde, MSW, LCSW

kmcvconsulting.org



LEARNING OBJECTIVES

- You will be able to create and ask **trauma informed credit assessment questions** in order to better understand the survivor's credit needs, values and strengths.
- You will be able to describe the **credit dispute process** and the safety implications of disputing credit.
- You will be able to **co-create a credit action plan** for a survivor's credit safety.

WHO'S HERE? CHAT!

One word that comes to mind
when you think of credit...





WHAT DO YOU NEED IN ORDER TO LEARN TODAY?

- Feelings about credit
- Worries?
- Focus and attention
- Intentional breaks
- Practice
- Learn as you go



CREDIT RESOURCE:

GUIDEBOOK ON CONSUMER &
ECONOMIC CIVIL LEGAL
ADVOCACY FOR SURVIVORS



CREDIT IS IMPACTED BY:

Barriers due to lack of access and power differentials

Racism, sexism, homophobia, transphobia, immigration status, language

Legal issues

Generational wealth & financial knowledge

Financial challenges

Age

Lack of knowledge; confusing systems

Much more!



MEET GLORIA



IPV AND CREDIT

Economic Abuse
Coerced debt
Identity theft

Costs of survivorship

How People Create Debt in Survivors' Names

FRAUD

Using the survivor's personal information to take out credit in their name without their knowledge

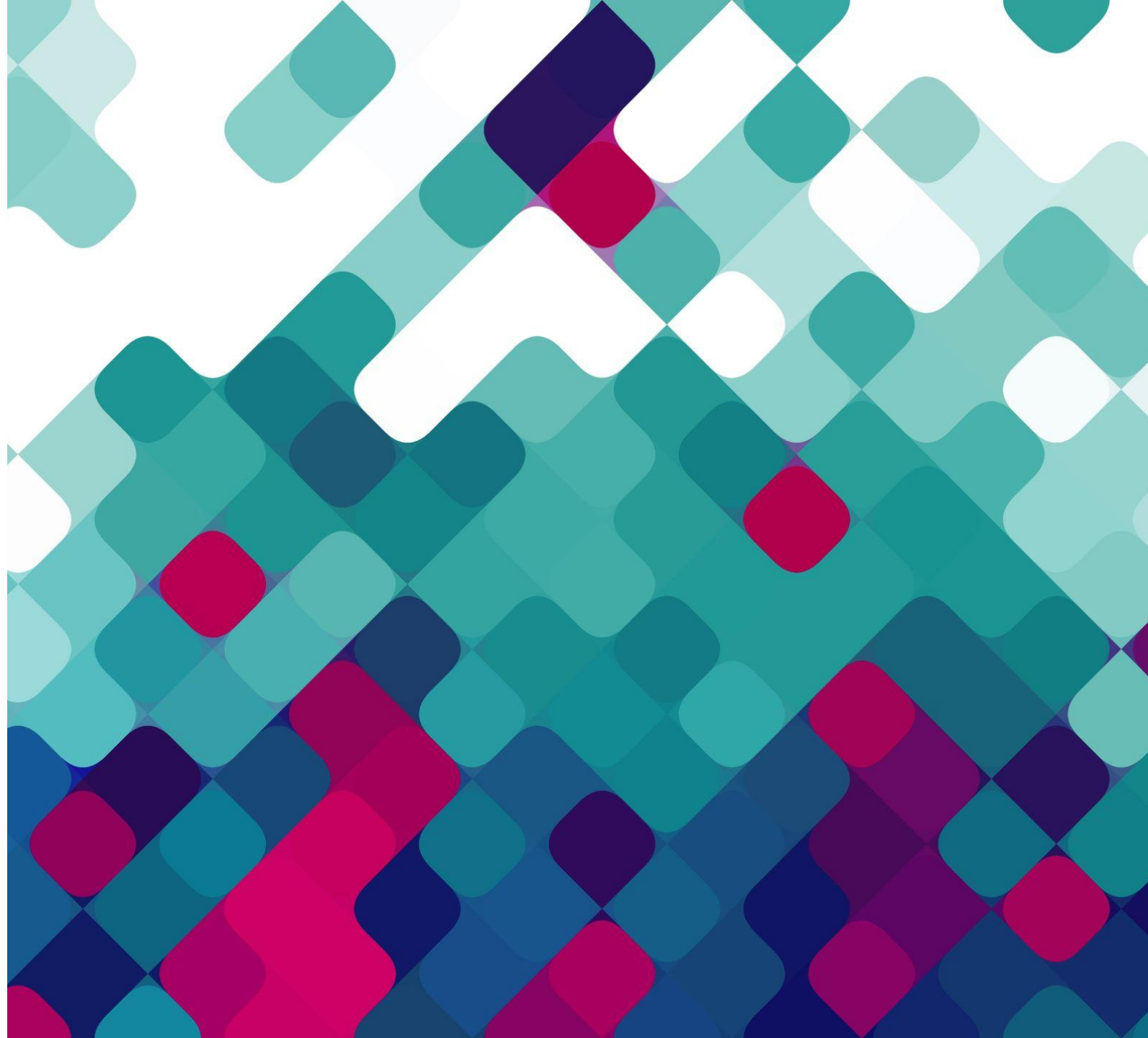
COERCION

Using demands and threats to force survivor to take on debt they would not have otherwise incurred



HOW DID FRED IMPACT GLORIA'S
CREDIT?

You are NOT
your credit!
Our clients
are NOT
their credit



CREDIT ADVOCACY STEPS

1. Assess for credit values, safety, goals
2. Order and review credit report
3. Discuss fraud options
4. Credit score?
5. Credit repair
6. Building credit
7. Create a credit action plan

CREDIT ADVOCACY GUIDE

STEP 1: CREDIT CONVERSATIONS

Financial and credit goals, values, risks

Trauma/written history

Starting the conversation

Preface, discomfort, normalize

Watch “financial” language; very negative

Ask good open ended questions

Look for red flag statements

OPEN ENDED CREDIT QUESTIONS

What are your biggest concerns about your credit?

How has your (ex) partner impacted your credit?

How has credit impacted your life?

Tell me about any concerns you have about looking at a credit report.

How do you feel about having credit?
What do you do well when it comes to credit?

What are your credit goals?

ASSESSING FOR COERCED DEBT: GUIDEBOOK CHAPTER 2

Advocates who set the stage for a credit assessment by telling the survivor that they are not their credit history and that they can be completely trustworthy and still have poor credit will find that survivors are more willing to share their complex credit stories.

Credit screening or issue-spotting questions could include, but are not limited to:

- What are your biggest worries about your credit?
- When is the last time you reviewed your credit report?
- How has your partner impacted your credit history?
- Tell me about any concerns you have about looking at a credit report
- Have you even been rejected for an account or service because of your credit report or score?
- Have you ever had a fraud alert or credit freeze?
- How has your credit history impacted your life?

* (For more information about financial assessment questions, please see CSAJs assessment tool)³

Think About It

Consider your advocacy strategies for a moment: Assume that Gloria is: Latinx, African-American, in a wheelchair, obese, wearing a Hajib, or Native American and has submitted a housing application online. Despite her poor credit history, she has received positive feedback from landlords over the phone, but once she arrives to view the apartment, the landlord requests a bigger security deposit or suddenly requires a minimum credit score. How would your approach to dealing with Gloria's credit situation and its implication in other areas of her life would be different?

Playing the game:

Understanding,
Repairing &
Building Credit





STEP 2: ORDERING A CREDIT REPORT

www.annualcreditreport.com

Big 3 credit reporting agencies

Experian

Equifax

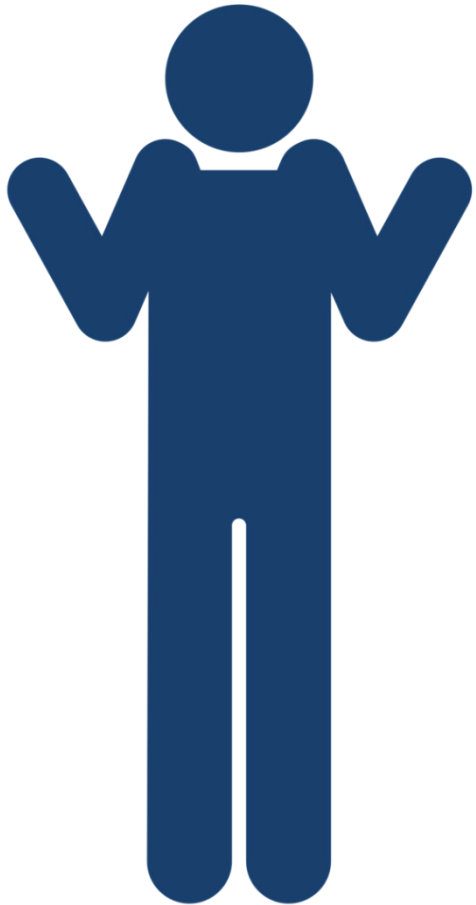
Transunion

One free copy per year from each; currently 1/week (COVID)

THINGS TO THINK ABOUT...

Consider	Current address appears on credit report; consider alternative or use known address
Create	If trying to hide email address, create a new one to get report
Get	If trying to hide phone number, get a second phone number for pulling credit reports that has no personal information
Need	Need name, DOB, SSN, addresses, security questions

SECURITY QUESTION TIPS



1

Try “None of the above”

2

Try again –
same or different bureau



It can bring up a lot of feelings and memories
to look at a credit report
Get the support you need

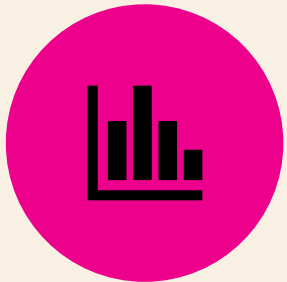
WHAT'S THE DIFFERENCE? FILE VS REPORT VS SCORE



Credit file is all your information; report is how information is presented



Report is available free of charge; score costs money*



Score is based on reports information



Score is a formula that a business uses; they keep the exact formulas secret

WHAT IS ON A REPORT?

Personal information

Credit history

- Open/closed CREDIT accounts

- Collections

- Pay history, open/close dates

- 30, 60, 90 days late

Public records (tax liens, bankruptcy, debts in collection, monetary judgments)

Inquiries

- "Hard" (voluntary)

- "Soft" (involuntary)

Consumer Statement

SAMPLE CREDIT REPORT

Experian





WHAT ISN'T REPORTED?

Utilities that are not in collection (usually)

Pay Day/Title lenders

Childcare

Rent

They can be “good lines” of credit for you, but are not reported

WHY IS THAT STILL ON MY REPORT?

Accounts paid as agree	10 years from date filed
Bankruptcy: Chapters 7 and 11	10 years
Unpaid Tax Liens	Indefinitely (until paid)
Paid Tax Liens	7 years from date released
Federally Backed Student Loans	Indefinitely (until paid)
Medical Debt	Removed from consumer report when paid; will not go on report until 180 days after bill due date (recent change as result of settlement with CRAs) National Consumer Assistance Plan
Collection accounts	7 years after the date of last activity
Negative items (late)	7 years after date of last activity



STEP 3: FRAUD OPTIONS



CREDIT WORK: CREDIT STATEMENT

Write up to 100-word explanation on report

Need to renew every 90 days

May not be seen by computerized systems

Safer? Do not need to have police report



CREDIT WORK: EXTENDED FRAUD ALERT

Discuss pros/cons of extended fraud alerts; assist if interested

- Allow creditors to get reports if they can verify identity

- Last 7 years

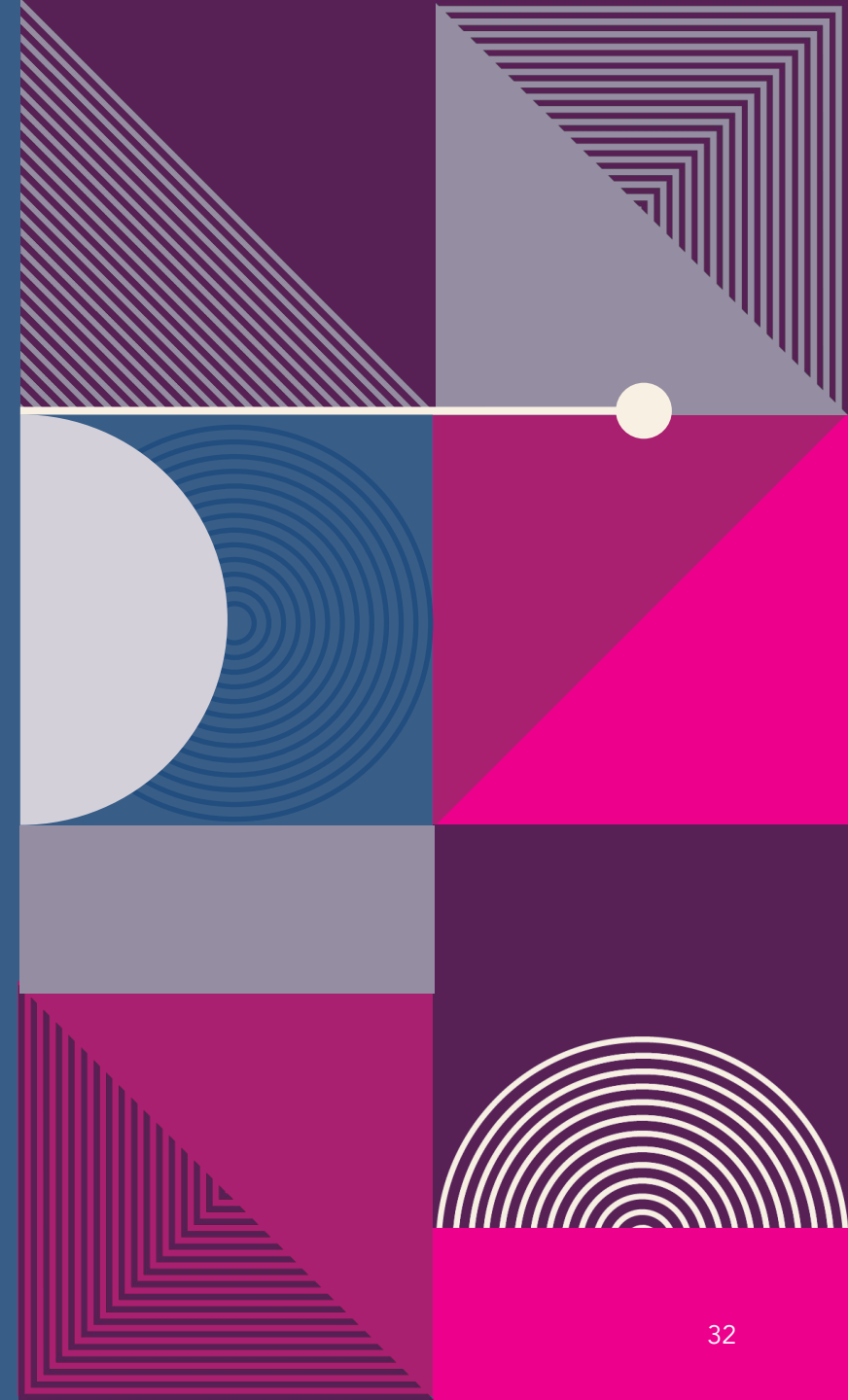
- Require identity theft report-impact on survivors

CREDIT FREEZE

- Stops all access to your credit report to acquire NEW debt
- Keep pin information
- Need to turn off when applying for NEW credit
- Freezing child accounts

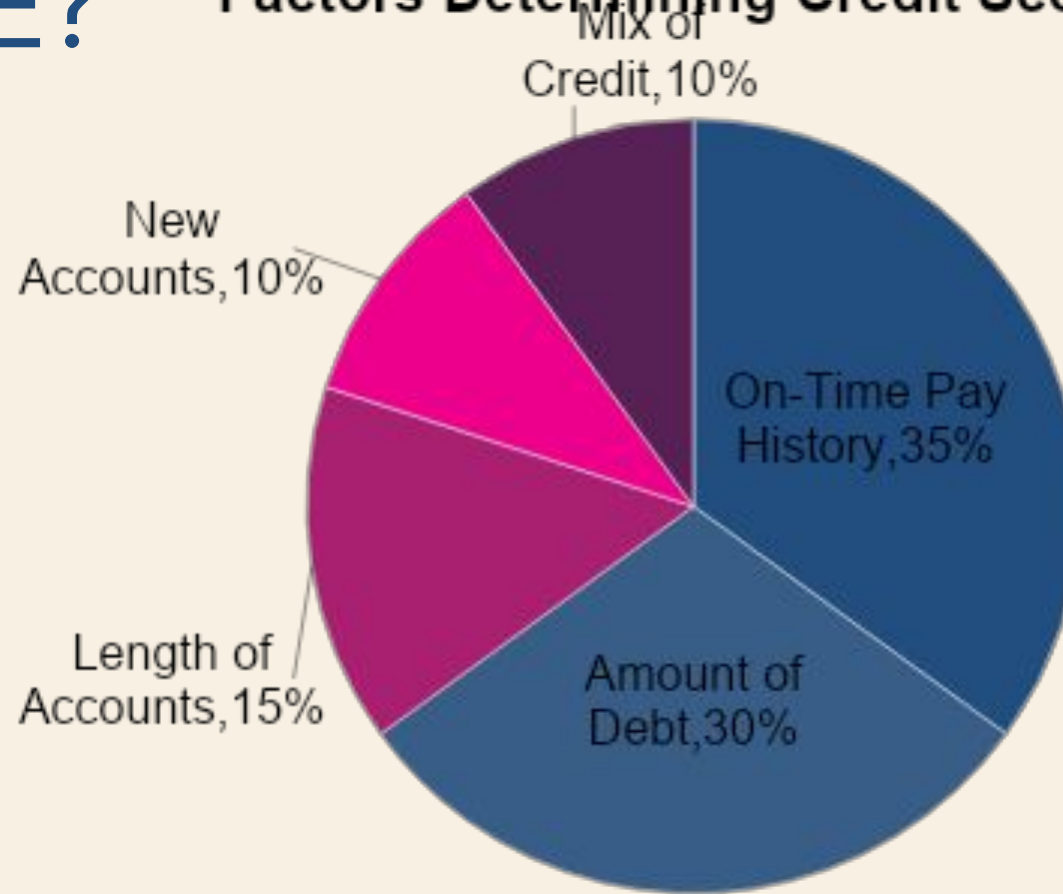


STEP 4: DO WE NEED A CREDIT SCORE?



HOW DO THEY COME UP WITH MY SCORE?

Factors Determining Credit Scores



A decorative graphic on the left side of the slide, composed of several overlapping geometric shapes and patterns. It includes a dark blue triangle with white concentric circles, a light blue circle, a dark blue square with white concentric circles, a dark blue square, a light blue square, a dark blue square with white concentric circles, a dark blue square with white concentric circles, a dark blue square with white concentric circles, and a dark blue square with white concentric circles.

STEP 5 CREDIT WORK: REVIEW AND REPAIR

Review for accuracy in:

Personal information

Accounts

Do you recognize accounts?

(remember that accounts are often sold)

Is information correct?

Is any information past the time allowed?

Disputing Fraudulent Charges with Credit Bureaus

Sample letter

1. Copy credit report
2. Highlight the unfamiliar accounts
3. Copy additional information to support explanation
4. Send the above to the credit bureau*
(Send copies and keep originals)
5. Request copies of documents used in investigation



CREDIT WORK: DISPUTES



Review credit reports; look for mistakes and in dispute process



If possible, dispute in writing

TransUnion, Equifax and Experian have online disputing abilities



Be sure to include account numbers, reason for disagreement, and any relevant documentation



Agencies have 30 days to respond



Can include consumer statement: pros and cons



NEW LAW:

For complicated credit disputes must have a "human" investigating

DISPUTING WITH YOUR CREDIT OR DEBIT CARD COMPANY

Sample Letter

IDENTITY THEFT

Right to have information blocked on credit report HOWEVER
need identity theft report

What qualifies?

Challenges with police reports

Safety planning



STEP 5: CREDIT BUILDING

STRATEGY

- Pay bills on time
- Secured credit card
- Co-signer
- Store Credit Card
- Build non-traditional credit
- Credit union programs

CONCERN

- Prioritization
- Fear of overuse
- Power concerns
- Safety items not available at store
- Some creditors won't honor

GLORIA'S STORY

Credit strengths?
Advocacy options?
Safety concerns?



RESOURCES

The Consumer Guide to Good Credit

<http://credit.org/assets/ebooks/ConsumerGuideToGoodCredit.pdf>

Federal Trade Commission Websites

<http://www.consumer.ftc.gov/articles/0149-debt-collection>

Guidebook on Consumer and Economic Civil Legal Advocacy for Survivors

<https://csaj.org/library/view/guidebook-on-consumer-economic-civil-legal-advocacy-for-survivors>

National Association of Attorney's General <http://www.naag.org/>

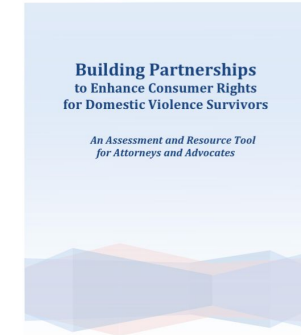
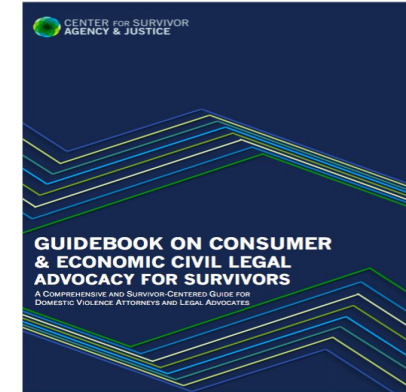
National Consumer Law Center

<http://www.nclc.org/special-projects/domestic-violence-survivors.html>

Center for Survivor Agency and Justice

<http://www.csaj.org>

For you!



[Starting the Economic Conversation: an Advocacy Guide](#)

ACCESS to Justice
eCourse
[ENROLL HERE](#)
(free)

Guidebook
Chapters:
[2\) Credit](#)
[3\) Predatory Lending](#)
[4\) Debt](#)

[CSAJ's Assessment Tool for Attorneys & Advocates](#)

? [CSAJ's Resource Library](#)

? Past [webinars](#) on consumer issues

NEW!



CENTER FOR SURVIVOR AGENCY & JUSTICE

Consumer Advocacy Toolkit Survivor Centered Economic Advocacy

Survivor centered economic advocacy (SCEA) addresses the physical safety and economic security needs of survivors at the same time. And it positions advocates and attorneys as partners alongside survivors, rather than a "professional-and-client" relationship. Survivors are the expert in their own lives and should set and steer economic and safety goals. Advocates and attorneys bring their unique knowledge, skills, and expertise with systems and legal processes to help implement survivors' goals and maximize their options for safety.

This tool is a "cheat sheet" on putting the principles of survivor centered economic advocacy into practice. Read below for "quick tips" on core principles of SCEA, coupled by possible assessment questions to help you integrate them into your advocacy. It also offers key resources to help you dig a little deeper. Click the hyperlinks for additional resources and [contact us](#) for individualized support in your advocacy.

Survivor Centered Economic Advocacy Requires...	Questions & Practice	Going Deeper
Full and open assessment of financial situation	<ul style="list-style-type: none">✓ What are your biggest financial worries right now?✓ What do you hope to get out of our time together?✓ How is your situation with money impacting your safety?✓ Tell me more about your financial situation.✓ How does your partner impact your situation with money? Have experiences with your partner led to money problems? If so, can you tell me about it? (credit, savings, past due bills, loss of employment, etc.)✓ Who (else) has hurt you in terms of your money or financial situation? How? Who has helped you? How?✓ When you are trying to sleep at night, what are the three financial worries that keep you awake?	<p>The introductory chapter of the CSA's Guidebook on Consumer & Economic Civil Legal Advocacy offers a detailed framework and additional practice tips in SCEA. And see Starting the Economic Conversation for more.</p> <p>Get grounded in research on economic abuse and coerced debt. And see other foundational resources, below.</p> <p>See the "Assessing Needs & Tracking Economic Barriers" tool in this Toolkit for additional tips to assess survivors' economic needs and how your program might address them.</p>
Review and develop past, current, and future	<ul style="list-style-type: none">✓ When you've had money problems in the past, what have you done? What has worked? What hasn't worked? Would you try it again? Why or why not?✓ What do you do well when it comes to money? (Note other strengths you've observed)✓ What do you hope your life looks like in a year? What do you need to help you get there?	

This project is supported all or in part by Grant No. 2017-1A-AK-K048 awarded by the Office on Violence Against Women, U.S. Department of Justice. The opinions, findings, conclusions, and recommendations expressed in the publication (program/evaluation) are those of the author(s) and do not necessarily reflect the views of the Department of Justice, Office on Violence Against Women.

Consumer Advocacy Toolkit

CONSUMER ADVOCACY GUIDE

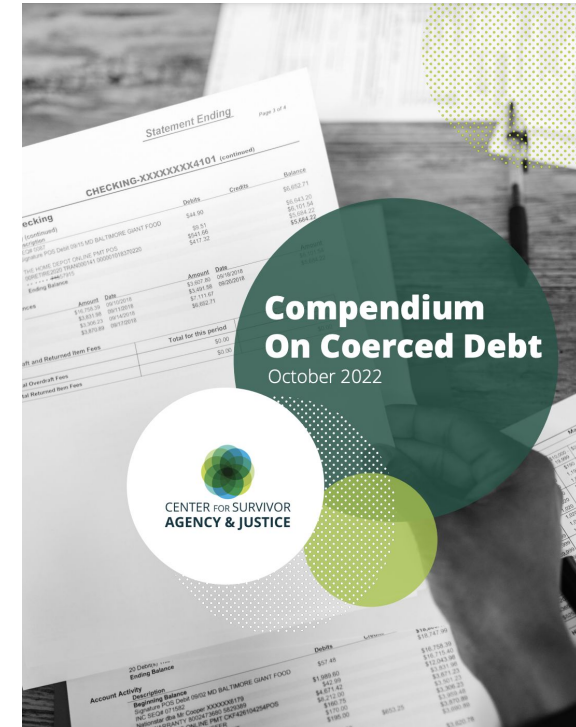
The Economic Ripple Effect Facing Immigrant Survivors:

Building Creative Legal Advocacy Solutions

CENTER FOR SURVIVOR
AGENCY & JUSTICE

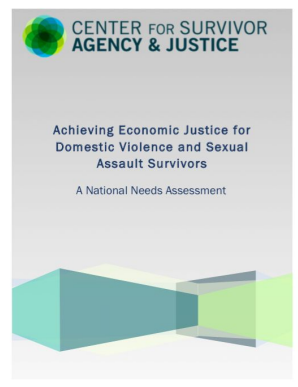
October 2022

The Economic Ripple Effect Facing Immigrant Survivors: Building Creative Legal Advocacy Solutions



Compendium on Coerced Debt Advocacy

Digging Deeper: Core Resources



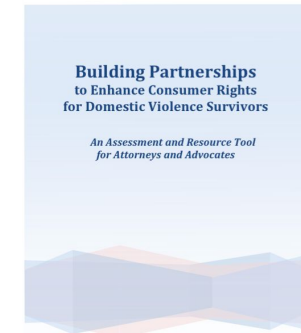
[CSAJ's National Needs Assessment Report](#)



[Economic Ripple Effect DV Report Article](#)



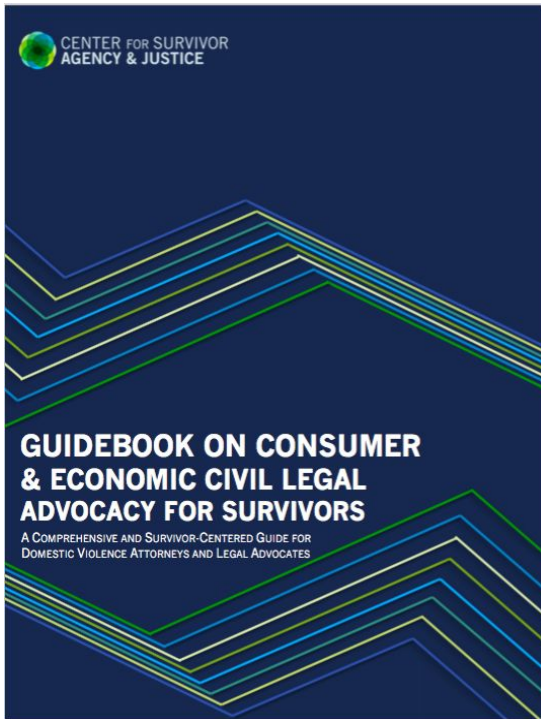
[CSAJ's Pilot Site Report](#)



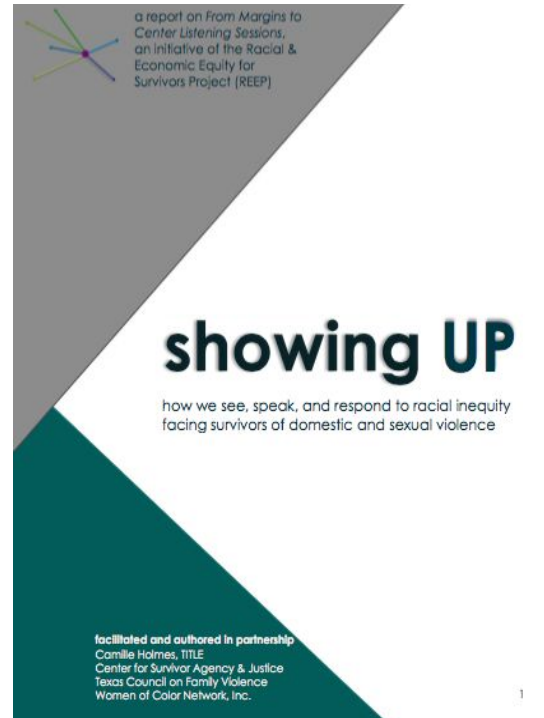
[CSAJ's Assessment Tool for Attorneys & Advocates](#)

- [CSAJ's Resource Library](#)
- Past [webinars](#) on consumer issues

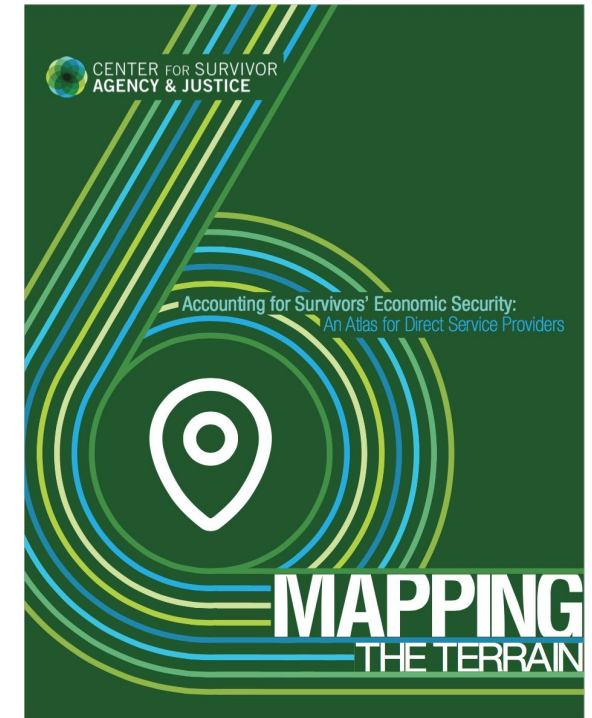
Digging deeper: Comprehensive Guides



[Guidebook on Consumer & Economic Civil Legal Advocacy for Survivors](#)
FULL VERSION



[Showing UP Report: How We See, Speak And Disrupt Racial Inequity Facing Survivors](#)



[Accounting for Economic Security Atlas](#)

Individual Technical Assistance

- ❖ Targeted support to an organization/ advocate/attorney
- ❖ Brings together experts from across the field
- ❖ Areas of expertise:
 - Survivor Centered Economic Advocacy
 - Access to Justice
 - Consumer Rights
 - Family Law
 - Tax Law
 - Stimulus Checks + Advanced Child Tax Credits
- ❖ Breaks down siloed advocacy

Email us at info@csaj.com to get TA!

THANK YOU!

Get in touch with us:

sarawee@csaj.org

nkeiru@csaj.org

nathalia@csaj.org

INFO@CSAJ.ORG

Center for Survivor Agency and Justice
% The Mark
655 New York Ave NW, 3rd floor
Washington, DC 20001



@CSAJonline



@CSAJ_survivorag
necyandjustice



@CSAJnews



info@csaj.org



www.csaj.org

This project is supported all or in part by Grant No. 15JOVW-21-GK-02248-MUMU awarded by the Office on Violence Against Women, U.S. Department of Justice. The opinions, findings, conclusions, and recommendations expressed in the publication/program/exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice, Office on Violence Against Women.