

Safety – Exit Plan



Safety and Exit Plan

This Safety and Exit Plan was compiled based on my deep-dive research and information I found when I was going through and needing this. Some online, some in talking with others. (Sorry, I don't have references.) Every resource I found differed, granted with overlapping similarities in some. But there were additional things I needed that weren't on any lists I'd found. Nothing I found covered what I needed in one place or list. So I compiled this. I'm sure other things may need to be added, specific to your situation. Just do your best, one step at a time. And let this be a helpful—hopefully one stop—guide for you.

Don't let it overwhelm you. Take it step-by-step and you'll get there. If something doesn't pertain to you, ignore it. If you aren't able to get everything together before your exit, just do the best you can. Some of it will come out during disclosures. Other things may just have to be let go.

Learn nervous system regulation techniques for when everything is just too much! Stay Calm. Carry out your plan discretely, and piece by piece if you have time to do so. Check them off as you complete them. And keep this list in a safe secure place!

Start with a **Go Bag**, and the most important and the easiest **Documents** to access, and take **Security** measures listed as soon as you can. If things quickly become to unsafe for you to stay and you must make an emergency exit, you will have the most important things for the time being.

Go Bag

- In preparation for emergency exit. One for you and each of your children. Kept in trunk of car (if that's safe and secure) or safe location away from home.
- Contains everything needed for living 2-3 days: clothing, toiletries, prescriptions, baby needs, toys, blanket, non-perishable foods/snacks and water, phone charger and wall plug.
- Emergency cash—for gas, hotel, meals, uber/taxi/bus. Checkbook, credit cards, ATM/Debit card.
- Documents (minimum): color copy of drivers license, medical insurance card, birth certificates, protection order, important phone numbers.
- Passwords for online accounts.
- Consider including a burner phone.
- Spare keys: car and house, others if applicable, such as safety deposit box, storage unit, post office box,...

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❖ Documents to Gather

For some of these you will need originals, others you can photocopy if needed to avoid suspicion. Get all for yourself, and your children if applicable, also for all joint accounts, and info for his individual ones if you have access. Some you should have immediately/in your Go Bag. Others you will need later, for court filing and/or setting up your new life.

- Identification: Personal:** Birth certificates, Social Security cards, marriage certificate, school/work IDs, passports, professional licenses, (immigration/work permit documents). Insurance cards.
- Vehicle:** Registration, license plate number, VIN, repair history.
- Bank:** Current balances and statements for all checking and savings accounts and credit cards. Minimum 3 months, 1-3 years better. (You may need 3 years for court.) All account and card numbers, card expirations, CCVs, and account passwords—yours, joint, and his alone if you know them.
- Current unpaid bills.** All utilities and other accounts and subscriptions, including streaming and other automatic payments. Records of past utilities — 1 year.
- Tax returns:** Past 3 years including all forms, W2s, 1099s, etc. Investments, other financial records.
- Expense records:** All expenses for home, utilities; vehicle, school, child care, debts and loans—credit cards, mortgage, vehicles, student loans, home equity, personal, etc. See Budget categories for list of things you may not think of. Copy of lease if renting.
- All income records:** His and yours—current/past 4 pay stubs, any other child support/alimony (paid or received), disability, trusts, investments, retirement, dividends and interest, etc. Any settlement records. Employment records/agreements—including benefits, bonuses, commissions, etc.
- Assets:**
 - Deed and Titles: House—mortgage info and balance, equity, value.
 - Vehicles: Loan—papers and amount borrowed and owed, value, registration...

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- ▶ Investments: Money market, CDs, retirement/pension plans, IRA, 401k, annuities, trusts, social security statements.
- ▶ Safety deposit box contents—list and photos.
- ▶ Other personal property: Receipts, appraisals, etc. for furniture, furnishings, jewelry, antiques, equipment, collections,... Records of any that are gifts.

- Business Information:** Income, expenses, net worth, ... 2-3 years Tax returns of any business that you or he has an interest in.
- Medical** records/history, lists of medications/prescriptions, HSA account.
- Other records:** School records. Pet records. Sports and camp activities. Pre-nupt/Post-nupt.
- Insurance** Cards and Papers: Health—policy info and coverage, Medicare/Medicaid, Disability policy. Life—policy info, type, amount, beneficiaries, and cash value amount if any, etc. Property: Home, Vehicle, personal property, etc. Any others.
- Wills and Trusts:** including Power of Attorney, etc.
- Credit Report:** Printed copy. Consider locking your personal credit.
- Criminal:** Documents of any criminal activity, orders of protection, police reports. Recent photo of him.
- Contacts:** Family, friends, church, work, doctors, counselors/consultants, businesses you deal with, neighbors, school, DV services, ... Printed copy.
- Personal Property to Secure/take:**
 - ▶ Favorite toys, books, blankets, etc.
 - ▶ Pictures, videos, and other special memorabilia—
 - ▶ Including pictures/video of property—home and possessions.
 - ▶ Journals/diaries, calendar, important emails, texts, voice messages.
 - ▶ If possible, take every thing you want to keep when you move out. All personal items. All furnishings you want. Many times things you want but leave behind to “get later” aren’t there later; they’re either been destroyed, thrown out, or sold. So take as much as you can that is most important to you.
- Spare keys** for car, house, post office, storage locker, safety deposit box, etc.



❖ Safety and Security Considerations

- Mail:** Consider getting a PO Box, or at least having important or sensitive mail sent to a safe, secure friend's address, if possible. Or consider Address Confidentiality if you're living away from him and in danger.
- Phone:** Lock down your phone's security and privacy. Print a copy of important contacts and numbers. Consider getting a burner phone and keeping it in your Go Bag. Most of us don't like to think that there's a chance of him taking our phone or hacking it. But it happens too often.
- Accounts:** Secure a print copy of account numbers and passwords, especially for financial accounts. Consider your own safety deposit box in a bank not connected to him, for safeguarding sensitive documents and possessions, or at least store them in a secure location off-site.
 - ▶ Change account passwords (to something he won't guess). Add 2 step verification. Don't use real life security answers.
 - ▶ Get a new email address. Send copies of important emails and screenshots of other important info to it, and then delete those from your sent file and trash on current email.
- Financial accounts:** Get at least one Credit Card and Bank account in your name only. Preferably at a different bank than his or your joint accounts.
 - ▶ If you are still married, you can apply for a credit card in your name only, using his income included in household income, but not adding him on the account or as a user. Keep cards and info for these in a secure place, sign up for no regular mail (except sending you your cards to a secure address), only emails to your new secure email address.
- Emergency Cash on Hand:** Stored in safe, accessible location, preferably off-site, if living in the same home or he has access to your home.
 - ▶ In community property states you can legally take half of all funds in joint checking and savings, financial accounts. (Check with your attorney.) Either of you can close those joint accounts, at any time taking all the money. If he does you may never recover your 1/2.
- Stash Cash:** Get cash back or add gift cards onto purchases, like groceries or gas, perhaps \$20 at a time. Use cards/accounts that give points to redeem for cash back. Declutter your home and sell items you don't use and stash the cash from selling those. Use this stash cash for necessities as you're

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getting out or paying your attorney. (Any left is expected to be disclosed during divorce process.)

- Safe word.** For your use with safe friends, and/or for your kids with you.
- Computer/Devices:** Consider getting new if able. Change accounts and/or passwords, like Apple ID. Turn off family sharing/tracking. Change all online accounts passwords. Clear internet history, every time. Set up new tracking with a safe friend or family member, if needed. Consider using an off-site computer for extremely sensitive info/searches—a friend's or at a library.
 - Lock down privacy settings on all devices.
 - Lock down privacy settings on all social media and other online accounts.
 - Don't post anything sensitive or damaging on social media, and delete what already may be there. Utilize unfriend and block as needed for unsafe connections.
 - Permanently delete any sensitive info, including any account and password change notifications that come to your old email account, and empty the Trash.
 - Copy and secure any info of his that you have access to that will be needed for court. (In case he tries to hide or deny.)
- Vehicle:** Back-in to park, if possible. Always keep locked. Full tank of gas. Check for any tracking devices.
- Weapons:** Lock guns and ammo separately. Take off-site, if necessary.
- Lock** on bedroom door. Phone always at hand.
- Off-site storage:** Consider getting a storage unit for safekeeping of items you are able to discreetly remove and want to keep, especially if you'll be moving out. Documents/copies, photos and memorabilia.
 - Stock up on food dry goods/non-perishables, paper and cleaning products, etc. (Do this even if you plan on staying in the home and keep them there. If you won't/may not be staying in the home, put these in your storage unit or at a friend's.)
- Separate Financial Accounts:** The timing for when you do this may vary. Some can be done before you separate, others will be done during the divorce/separation settlement process. It's possible that some can't be closed until after the divorce is final or the account is paid off. It's likely that you will have a "freeze" on purchasing anything outside of the regular, normal everyday expenditures as soon as you file, especially using marital funds/



joint accounts. My attorney told me to pay anything I wanted to keep, and to separate remaining accounts (close joint accounts) right after I filed and had temporary hearing. Yours may advise differently, but these will need to be done at some point.

- ▶ Close joint bank accounts as soon as they're no longer needed for joint bills, ie. finances are separated.
- ▶ Close joint credit card accounts that have no balance right away. Remove him as user on any account that you are primary. (I also had credit card company issue me a new card with a new number, as he tried to commit fraud with my account. It was an account he *had* been authorized user on but I'd removed him.) Joint cards with balances may be assigned to one or the other of you to pay off and then close. Neither of you should continue using those joint cards, once you are in divorce process, unless attorneys/courts say otherwise.
- ▶ Personal joint loans (including car loans) may remain in both names until paid off, or may need to be paid off immediately after divorce, refinancing if necessary.

Separate all other online accounts that you share. This can usually be done sooner than the above financial accounts (except the paid off credit cards).

Streaming services, back up/cloud storage services, Amazon/Audible accounts. Take into consideration who primarily uses the account, if possible, and remove the other person (if possible) and change password (and user name if possible.) Otherwise close the account and you each get your own new one. Streaming services and such are easy to just get your own new account. Things like cloud storage, Kindle, Audible, music services, etc may have many of your personal digital purchases connected to it, and may be trickier if you both have things in the account that can't be transferred.

Change emergency contact. (To a close, trusted, safe family member if possible.)

Change beneficiaries on insurance policies, investments, wills, power of attorney, etc. Check with attorney as to when you can do this. I was able to as soon as I filed for the divorce.

❖ Budget Considerations

I've decided to add this category to this document, since it is info you will also need when filing for divorce/separation. Much of it can be determined from the above documents. But some women have never be a part of this process

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before, and most of us are in survival mode at that point, not easily able to think everything through. Whichever it is, it can be easy to forget expenses that need to be included.

You may not have all of these, and you may have other uncommon specifics. Use your above documents to help you find any others you need to include. Your budget (financial needs) will (or may, depending on your state) be used to determine child support, alimony, etc. so don't short change yourself by neglecting to think longer term than the month to month bills. Just divide them to come up with monthly amount you'll need to set aside for them—such as car taxes= annual amount/12.

- House:** Mortgage-PITI (principle, interest, taxes, insurance)/Rent, upkeep/maintenance, repairs, lawn/snow care or service, security service, HOA, ...
- Utilities:** Gas, electricity, water, trash, phone, internet, TV, etc.
- Auto:** Payment, taxes & registration, insurance, gas & upkeep (oil changes, etc.), repairs, replacement
- Food & consumables:** Groceries, food out, school lunches, household cleaners, toiletries, and other items bought with groceries. (USDA has an online chart of what food costs range, for size/ages of family, for several different financial ranges—extremely frugal to extravagant, if you don't know that expense, it can help you make a good guess.)
- Medical:** Insurance, payments/HSA, prescriptions, vision—glasses, contacts, solutions; dental, supplements, OTC, first aid, ...
- Personal:** Clothing (include coats, boots, athletic, uniforms, etc.), hair/beauty (cuts, color, makeup, etc), personal hygiene, personal development and education, school tuition/fees, child care, pets, misc. other.
- Household Misc:** Office—paper, envelopes, stamps/shipping, printer, ink, subscriptions—magazine, news, delivery; tools, computer//tablet, safety deposit box, post office box, any other subscriptions,...
- Life insurance. Investments/retirement.** (Separate these, if needed.)
- Savings:** Short and long term for emergencies and replacements of needs, in addition to above investments/retirement.

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- Recreation/Entertainment:** Gym or other exercise, kid's sports fees, equipment, events—concerts, plays, movies, etc., lessons—music, etc., hobbies—supplies, etc.
- Gifts & Charity:** Family birthdays, friends' events (birthday parties, etc.), weddings and anniversaries, Christmas, other holidays, other giving—church, charities, Operation Christmas Child, etc.
- Debt:** Credit cards, loans other than mortgage and car, school loans, any other debt owed to anyone. (You may be assigned half of any marital debt.)
- Travel/Vacation, other trips:** full costs.

Fill in your amounts below. I've added a couple of blank rows for you to add needed categories or divide categories given.

Category	Budget Amount
House	
Utilities	
Auto	
Food/Consumables	
Medical	
Personal	
Household Misc	
Life Insurance/Investments	
Savings	
Recreation/Entertainment	
Gifts & Charity	
Debt	
Travel/Vacations	
Total:	