

## HOW TO ACHIEVE FINANCIAL INDEPENDENCE AFTER ABUSE

*Hi. This is Natalie Hoffman of [FlyingFreeNow.com](http://FlyingFreeNow.com), and you're listening to the Flying Free Podcast, a support resource for women of faith looking for hope and healing from hidden emotional and spiritual abuse.*

NATALIE: Welcome to Episode 140 of the Flying Free Podcast. Today I have with me Lydia Dominguez. She is currently serving as a Technical Sergeant in the United States Air Force, but she also understands domestic abuse, divorce, and the healing process. She has used all her personal and professional experience to write a book called Don't Turn Back. First, welcome to the podcast, Lydia.

LYDIA: Hi! Thank you, Natalie. Thank you for having me. It's such an honor.

NATALIE: Can you tell us why you called your book Don't Turn Back?

LYDIA: I probably made the same mistakes every other victim of domestic violence does. I turned back so many times for so many reasons. Even after he was found guilty of spousal abuse and child abuse through the military, I continued to keep going back.

NATALIE: Wow. Did the military...? Did they do anything when someone is found guilty of that kind of thing?

LYDIA: Yeah. It is all jurisdictional. So where did it happen? Did it happen on base? Off base? If it happened off base, they wouldn't prosecute, but in my case, since we lived on the military installation, they could prosecute, which was kind of hindering my civilian court hearings because they said, "Well, this happened on a military base and not in our county." It gets very technical. But they found him guilty of that. In the military, they call it a line number. They ended up giving him his line number, and he went on to promo a year later through the military.

NATALIE: Oh, you're kidding.

LYDIA: It probably didn't help the whole case with me continuing to go back with him, even after that. So he was found guilty of all this stuff, and then we still decided to reconcile and then move off base. Eventually, he got the promotion that he wanted. Back in 2015, there was a big wave of people being pushed out of the military, and he was on the list to be pushed out. Because he had met all his qualifications, he was able

to stay in even after having that on his record.

NATALIE: Wow! That's very interesting. Can you tell us...? This is a bit off the question we were going to talk about, which we will get to, but I am curious. Can you tell us a bit about what your motivation for taking him back was? I think you told me prior to this it was seven or eight times that you went back. Was it seven or eight? I can't remember.

LYDIA: Yeah. I went back seven times. Toward the end, he had discarded me. But I was clinging on to this relationship that was destroying me. It was destroying my children. All facets of my life were being minimized to wrap around his life and his needs. The breaking point for me was seeing that not only was I suffering, I started noticing my children were exhibiting signs of PTSD and anxiety. I thought, "Whoa! I'm worried about myself, but they are going through something too." It made me stop and say, "We need to heal—all of us, not just me. I'm not the broken one. We all need to heal and start working on this process."

NATALIE: I see that a lot where moms will... They will throw themselves under the bus, but as soon as they realize their kids are getting thrown under the bus also, that's when they will step in and take action. Often when I'm coaching women, they'll give me a situation they are dealing with and will justify it or make it seem like it's okay if they go through it. But then I'll say, "What if your daughter was going through this? What would you tell her?" Of course, then they see it very clearly. "Oh, I would never want her to go through this!" It's just the heart of a mom, I guess. We have more clarity around our kids than we do around ourselves sometimes.

LYDIA: We do. As women, we have such a high pain tolerance. We're willing to take on more. Absolutely.

NATALIE: Do you think domestic violence is more likely to be prevalent because of your socio-economic level or education?

LYDIA: Domestic violence affects all people of all colors, economic status—rich or poor. It really doesn't have a singular point to think, "Because I'm an educated woman, I shouldn't be going through this. Or because I didn't get my GED, that means I should go through that." Absolutely not. It affects all types of people in all facets of life—young or old as well. It's sad. Ten million people exhibit domestic violence every year.

NATALIE: All kinds of personalities too. I used to think women who were quieter, shyer, or less aggressive women would be more susceptible to domestic abuse. What I've found

is that a lot of victims are leaders in their fields. They are out there taking those leadership roles in the workforce or even at home. They are still experiencing emotional or physical abuse with their intimate partner. It really has nothing to do with your personality, how much money you have, or how educated you are. Or even your attitudes towards violence. I know many people who would be adamantly against any kind of abuse. In fact, I've talked to therapists who help other women. They will come to me and say, "I think I'm actually in an abusive relationship. I actually need help." What are some ways you mention in your book about how to prepare financially to leave? How can women do that, especially if they are being financially abused and they don't have access to money?

LYDIA: It's actually one of the biggest reasons women return or don't leave. It's because of being held down. When we have kids, we stay at home more or we're not able to go back. Some little ways I've learned to hide money... Because I moved money, that caused a big fight because it was a bank transaction. What I learned is when you go to the grocery store, Walmart, or wherever, you can buy gift cards. You can pull cash out at that point. That way, it looks like they went to Albertsons. The charge on the bank statement has Albertsons or a food service charge. Unless your abusive spouse is asking for receipts, you don't see that cash. I learned some interesting things to hide cash. There is a pocket in women's underwear. It has this little pocket, and you can hide money in there. You can fold small amounts of money and hide it away as you collect money. Basically, gather up gift cards and cash little by little. Even if you could make it to \$2000, which is typical for an attorney fee or a retainer or to be able to get into another apartment with a deposit, you still might need to have someone to protect that money. You still might need to ask a friend or family member, "Can I put this here? Can you hold it for me? Can I continue to come here to drop it off?" Just slowly gather money that way so that you don't raise alarms. In any normal relationship, money is a highly contentious thing. It drives all parts of our life. When you have such a violent relationship you are working out of, and now you are adding in financial stress, that can trigger anyone. The amount of anger and fear that comes out of budgeting and money can bring a dangerous event when a woman is trying to escape or get to a shelter. Doing these little things to gather money here and there can save you later on, even if it is \$100 or \$1000. That seems like a lot. Get as much as you can gather before you leave.

NATALIE: That's good advice. One thing people ask me... I watched someone local whom I knew personally do this. She didn't have any money, and she didn't have a job. She took out her own credit card, or maybe she had it, I'm not sure. But separate your finances if you can or get your own credit card or bank card is important. That's the first step. But she put her retainer on credit. It took a while for the divorce to go through, but

when you get divorced, depending on your location in the world, in the US, most states are no-fault divorce, which means the assets are divided in half. Then you get that money and use it to pay off your credit card. It's sad that you have to use a big chunk of your assets at the end to pay off the credit card, but that is a way that you can pay for your attorney and get out. That's the goal. The goal is just to get out. Once you're out, then you can begin the rebuilding process. I know many people say, "How do I do that?" What do you tell people when they say, "I don't know how" because that is such a nebulous question? It's like, "Give me the ten steps to take and how long it will take to do each step." But it will be so different for everybody. How would you answer that?

LYDIA: It is. I would tell people that once you save some money, or even if you don't get any money saved, definitely go start your own bank account. You don't need permission to do that. I had a joint bank account with my ex, and he saw everything I did. You don't need to get permission to get your own checking and savings. If you have a job, switch the account at your job to make sure the money goes that way. You don't need permission from anyone to do that. Honestly, I didn't learn how to do taxes until I was divorced because he handled the money. I had no clue. Now I'm good at it. Now I know how to do it. I know getting credit is hard, and many financial gurus say not to do that. Some say to do that. To be honest, I'm all for it. If you need to go to your local credit union, if you can get a loan through your work, (just a small loan—don't go crazy and get a \$10,000 loan) get just enough to pay your attorney retainer and to be able to move on. Then you don't have to worry if you'll be able to live or cash out your attorney. Pay that off, and then make the credit payments even if it is through your local bank. They might have a high interest rate, but pay it off as soon as you can. It buys you time. That's what you need—to buy time for the next step and the next one.

NATALIE: Yes. That's exactly it. Along with that thought, tell your husband as little as possible. Try not to raise any red alarms. Going out and getting your own bank account is going to cause him to be upset, I think. At least, that was my experience and the experience of some other women I've talked to. But you don't want him to think it's because you are eventually going to get out of the relationship. You can just say, "I'm an adult woman. I have my own job. I need to have my own bank account. I'm an adult. I don't need your permission or anybody else's permission to do this. This has nothing to do with our relationship. This has to do with me taking responsibility for my life and my finances." That's it. That can settle him down a bit. Here's the problem. If they get triggered and think you're going to leave, they are going to move money. They will start hiding money, and they will not care. They will move it into investments or things that you can't find when you file for divorce. That money is half yours and half his. Your money is going to be half yours and half his. I hope people understand that whatever

you have in a bank account when you get divorced gets divided in half. Whatever he has will get divided in half too, except a lot of these guys have been doing the finances for a longer time than some of us, and they know what to do to hide the money. That's what they will do to make it look like they don't have any. "Oh, I don't have very much to give you. I'm so sorry."

LYDIA: Yeah. Then you are left like me hiring a private investigator to discover all these other things. One thing I want to mention to your listeners is once you leave and you are safe, go check your credit, like at Credit Karma, because many people use their spouses to get credit cards in their spouse's name. They open up a lot of accounts that way. So make sure you haven't been a victim of having someone else take your social and your name and open up an account in your name and take that money. That happens a lot. It's so devastating financially. That credit is in your name, and now you have to pay it back.

NATALIE: Yes. It's one more layer of the abuse that is like the gift that keeps on giving after you are gone, right?

LYDIA: Oh yes. Cars too. If you have a car in your name, but he has it and he totaled it, now you still have to pay for it. That just keeps on giving, doesn't it?

NATALIE: Right. Do you talk about these kinds of financial tips in your book as well?

LYDIA: I do, yes. I talk about making sure you have a will even if you don't have property or a giant estate. Plan for something for your kids. Plan for the money and things that you do have. I have a friend who never updated her insurance policy. Her \$50K went to her ex. She had remarried and had a child thirteen years later. She died, and the insurance policy went to her ex. Her ex was not willing to share. It's pretty devastating.

NATALIE: Wow! That is horrible.

LYDIA: They went through the loss of their mom. It was a car accident and was very sudden. They went through loss and this traumatic event, and then to keep going through more trauma after thinking, "How do we pay for this? How do we pay for a funeral? We have no money to pay for a funeral because the insurance policy was paid out to her ex." So he got a big giant check, and they went into debt.

NATALIE: That just makes me so angry. Frustrating!

LYDIA: Yeah. He wasn't willing to even give them a partial payment. He wasn't willing to hear it.

NATALIE: Of course not. That's why we divorce these people. They're not that guy. Let's say someone is newly divorced. They have a couple of kids. They are starting all over. Some of these moms don't have careers because they stayed home with the kids, and dad had the career. They maybe even dropped out of school to help dad finish school. There are so many stories out there. Now they are by themselves with these kids, and they have little because perhaps their husband pulled some of these tactics and left them pretty destitute. What would you tell them?

LYDIA: First, I'd tell them there is a light at the end of the tunnel. It's going to be okay. Where you are now is not where you are going to be in a year, or two years, or three. It's going to take some hard work, and it will not be easy. There is a bit of a bad word—budget. It's like diet. It's such a bad word. But you are going to have to live on a budget. I always tell people to get... If you want to go to the store and buy whatever, get the store brand items. Don't get the name brand items. Get the store brand item and save money that way so you can live within your means. I'm a huge fan of Dave Ramsey. I don't know if you've heard of him. He's a huge financial guru. He talks about when you are going through something very hard in your life, whether it is death, divorce, or whatever, sometimes you have to enact the four walls. They are shelter, food, utilities, and transportation. Going down to those four things, if you have to put off a credit card, a loan, or Susie's braces for a while, then do it for a month or two. Then reassess where you can. Sometimes, if the house is on fire, you have to take care of the house. Utilities are things that will go out fast. Try to get on any program that will help you pay for those utilities. I'm a supporter of welfare. If you need welfare, use welfare. Go on housing. Go on food stamps. It's hard. It feels shameful to do it, but think of it as being there to get you to another step. It is just part of the steps. One time I left, I moved into an apartment with my two children. We were in this tiny apartment, and I slept on a bunk bed. It was a full-size bed on the bottom and a twin on the top. That's where I slept. That's what we had to endure. We didn't go out to eat all the time. There were a lot of hot dogs. There were a lot of spaghetti nights. There were a lot of \$5 pizza nights. Sometimes you just have to get creative and don't feel you have to serve your kids this cuisine type of food. I know it's easy to fall into the TV or movie aspect of what a single life mom should be like. It's hard. It will not be easy. Nobody will tell you it will be easy. But just get through those happy moments and declare Friday as spaghetti night or Tuesday as taco night. My kids and I love movies. I couldn't afford to go to the movies on a regular night, so we'd go on the \$5 Tuesday nights every Tuesday. That's the only one I could afford. Even though we were a week late on the movie, we still got to see the



movie, so it was still fine. Just find ways to make life work.

NATALIE: What are some other resources? You've listed some that would be available to help these women financially.

LYDIA: Outside of going through your local human services for housing and food, go down to your local church. They often have free USDA food that they give out. There are resources such as the Legal Aid Society, which helps handle cases involving domestic violence. They have a map where you can enter your zip code and see if you can qualify for free legal assistance. That is helpful for women who are trying to find... They're at a shelter and have nothing to their name, and they need help. They are there to help provide legal assistance for them. There is also Women's Law. It's [womenslaw.org](http://womenslaw.org), but they help everybody—men and women. They provide legal information and referrals for women who are... If you want to go your own route and represent yourself in court, you can do that, and they can help you through that. Or they can help you get a legal assistant. There are other programs that are state by state that help with crime. They are crime victim compensation. If you went through an event that was documented with a police report or a medical report, they can get you a crime victim compensation. Any prisoners of the state pay into that fund. It's called the National Association of Crime Victim Compensation, [nacvcb.org](http://nacvcb.org). They can help you find your state. It can help you pay for medical bills or any expense that happens as being the victim of a crime.

NATALIE: Interesting. I had no idea. So criminals are required to pay into that out of the earnings they make in prison or something?

LYDIA: Yes. If they earn money in prison, or let's say they were given a fee that was stipulated to be paid to the state. Each state is different. So let's say for an assault crime, the state stipulates they must pay this much money into the crime fund. Let's say it's \$1000. They will owe \$1000 and will have to pay that off. They either will not be released from jail, or they won't be released from probation until they finish paying off that fee.

NATALIE: Interesting. I like that. I like that a lot. You said you have a story about a Toyota Camry. Do you want to tell us about that?

LYDIA: Yeah, my poor Toyota. Amid my divorce, the final separation, I was so overwhelmed and busy. I had to go from court to grocery shopping to helping kids with homework. Everything was that I had to go somewhere. I never stopped. One morning my faithful Camry... This was a 2000 Camry clunker and not anything special, but it had

been so faithful to me and so good. I just failed it. I didn't get my oil changed, and my car just died one morning. My coworkers had to pick me up. I was right outside the military installation. I almost made it. But I put off getting an oil change for a couple of months. It froze up and died and was completely totaled. It was in the middle of a storm. Now I have this extra crazy expense and have to find another car, which I did. I found another clunker for \$1000 or \$1500. It was such a clunker car. I had to turn the handles for the windows. You had to unlock each door; it wasn't automatic. It wasn't pretty, but it got me through.

NATALIE: It got you from one place to another when you needed it.

LYDIA: Now I remember to get an oil change. I have a better car now, but back in those days, it was so much. It felt like the sky was falling. Everything was breaking down. My car fell apart. The fence in my backyard had fallen down. My son's ceiling fan had fallen from the ceiling; it fell from the sky. Things were just falling apart everywhere I went. It felt like I just wanted to give up, but you just have to keep moving. It seems like the universe goes like that. God has mysterious ways. Things come at you, and they continue to come at you. But you continue to find strength in all this.

NATALIE: Yes, the human spirit is amazing. I think it gets worse before it gets better. When things just go one after another, relentless, I think you can know. It's getting worse, but it's going to get worse before it gets better, and it will eventually get better.

LYDIA: It will. There is a light at the end of the tunnel. I have seen it. It is real. I can guarantee you that.

NATALIE: I have seen hundreds of women go through this, and I've gone through it myself too, feeling like, "This will never end. This is my lot in life for the rest of my life." I think our brains go to that catastrophe place and just want to give up.

LYDIA: Oh yeah.

NATALIE: But we don't. We keep going. Eventually, we discover the storm ends; the sun comes out again; and we rebuild our lives. It's usually a much more amazing life than we had before.

LYDIA: It is, and the first step is financial independence.



NATALIE: Yes, that's right. A very important part and probably the scariest part. The biggest roadblock most women have is figuring out that piece. Tell us a little more about your book, and where can listeners connect with you online?

LYDIA: My book feels like it's been in the process of being written for ten years. I sat down and wrote it through the quarantine lockdown. I had so many things on my heart that I've learned that I've been through. I've seen so many women in court and met many people through that. I started putting all my journals and notes together and realized I have a lot to give. I started piecing it together with financial independence to get your estate planning together, from emotionally healing to physically healing to spiritually healing as a believer. There were so many pieces to that. I wanted my book to be just a part of your journey. There will be many books that dive into the mental aspects of the brain and the chemical changes of trauma. My book is to kind of set you on that road like, "This is your road map. Follow this roadmap and it will lead you to the end of the tunnel."

NATALIE: I love the title. It's very clear and gives a clear call. It's very important to not turn back.

LYDIA: Absolutely. If you would like a free bookmark or a signed copy, you can get a copy from my website at [lydiadominguez.com](http://lydiadominguez.com).

NATALIE: We'll provide the links in the show notes too, so if you're listening on the podcast app, just go to [flyingfreenow.com/140](http://flyingfreenow.com/140) and that will be where you can find links and show notes. Of course they can get your book on Amazon, correct?

LYDIA: Yes. Amazon, Target, Barnes & Noble—yes.

NATALIE: Are you on social media?

LYDIA: I am. I'm on Facebook, but I love Instagram more. I feel you can do a lot more. But I'm on both Instagram and Facebook.

NATALIE: I'm laughing because I'm a lot older than you are, and I don't get Instagram. I just don't get it. I'm going to hire my daughter... I have hired my daughter. I said, "Aimee, figure out the Instagram thing because I don't have time to figure it out." But everyone is so into Instagram now. I'm just like, "What about Facebook? I understand Facebook."

LYDIA: Yeah. I don't understand TikTok. My son is totally TikTok.

NATALIE: I don't even go there. I'm not going there. That is so funny, though. Maybe when you were a little girl there were no computers. There were no computers when I was an adult. I had my first baby and there were no computers. I was on bedrest with the first couple of children that I had—actually the first four children I had. We didn't have computers or phones. I laid in bed and watched soap operas all day long. It was horrible! But nowadays, you guys have it good if you go on bed rest. There are so many things to do. You could start a business on bed rest, for crying out loud!

LYDIA: You could. You could run an entire business on bed rest.

NATALIE: Totally. Even writing a book... The fact that you or I can write a book and have it published, there are so many more opportunities now to hear from so many more people out in the world because of the internet. It's incredible.

LYDIA: Yeah, there are so many ways to get your message out there and to learn tips and tricks from everybody. I love it.

NATALIE: Exactly. Me too. Thank you again for giving us some of your time and sharing your expertise with us. For those of you listening, go get her book. It's called Don't Turn Back. She has experience with turning back, so she knows all the ins and outs of it. It's probably going to be super relatable too because that is something that is very common. A high percentage of women will go back over and over again. Even if you don't. I didn't leave and go back, but I thought about leaving many times and would go back mentally. I'd go back and think, "I guess I'm not going to." The way I described it is like having a baby. You have these contractions that get stronger and stronger. Each contraction is painful, and you think, "This is it! This is when I'm going to leave."

LYDIA: This is the one.

NATALIE: Then it goes away, and you think, "I can do this. I can stay." But eventually, you do go through transition, and you finally have that last contraction where there is no turning back. You are done.

LYDIA: Yeah. I went and packed my bags and left a couple of times. You can't afford a hotel every time. There are many reasons to keep going back. I went through and dissected all that, of every single reason, in another podcast. Talking in that podcast, it

was like, "And then you went back again after that?" Well, yeah, I did. It's a shameful thing, and it feels like you don't want to talk about it. You don't want to tell anyone. Your family thinks they know, but they don't know. You just want the pain to stop. Whether it is filling the void by going back or filling the void with another person, you just want the pain to quit, to stop going through your body and taking over your life. I hope women out there can find that financial independence. They can find that spiritual independence and not feel like they have to cling onto someone for that feeling to not be broken.

NATALIE: We should have you back and you can tell us all those things. Would you want to come back?

LYDIA: That sounds great, Natalie. I would love it.

NATALIE: I can just hear some listeners saying, "I want to know that! I want to know that information." So we'll have you back.

LYDIA: That sounds great. I'd love to come back. Thanks for having me.

NATALIE: Alright. For the rest of you listening, thanks for listening. Until next time, fly free!