

WHAT IF MY HUSBAND REMOVED MY ACCESS TO MONEY, A PHONE, AND MORE?

Hi. This is Natalie Hoffman of 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 253 of the Flying Free Podcast. Before we begin, I want to encourage you to leave a rating and even a review, if you're up for it, on Apple Podcasts. We currently have over 700 ratings and reviews as of the time of this recording, and I really think we could hit 1,000 by the end of 2023. It's kind of a silly goal, I guess, maybe, but I think it'd be so much fun. And so I'm going to kind of push it over the next few episodes as we close out 2023 and see if we can hit 1,000.

I think it'd be pretty easy because there are thousands of people who listen to this podcast, and we only need to get to a thousand reviews. So if you feel motivated or inspired and you enjoy this podcast and it's helped you out in any way, go and leave a rating. And if you want to leave a review too, that's just where you drop a few words saying what this podcast has meant to you, that would be amazing as well. So help us reach this fun goal, okay? Okay.

Now, today I'm going to answer two listener questions. The first question is going to be about what to do if your husband takes away your access to money, a phone, and other things that most adults take for granted, and the second question has to do with establishing yourself financially if you want to eventually leave your abusive relationship. And since these two questions are kind of related, our focus for this episode is going to kind of be on the money part of getting out. Okay, here's the first question.

LISTENER: My husband has taken my credit card away, my debit card, and has forbade me to spend any money without asking him. He won't let me watch anything on Prime Video, and if it costs \$1.99, he's upset that I watch it without asking and spend the \$1.99 without asking. So he's taken my credit card, my debit card, as a way of controlling the spending, and he's only letting me spend what little cash he gives me. And I also don't have a phone because my phone died and is old and finally gave up, and he doesn't want to buy me another one until he feels like it.

So I was just wondering if I need to submit to those things, if I need to submit to his rule of not spending any money without his permission, if I need to submit to just not having a phone until he feels like getting me one. I don't have a job, so I'm left to his

mercy in those areas. I have friends who have offered to buy me phones. I know he would be furious if they did. And I had one from a friend. Just curious what your thoughts are on that. Thank you very much.

NATALIE: Okay, first of all, I just want to say for anybody who's listening, you guys don't need my permission for anything. You don't need your pastor's permission. I'm assuming that most people who are listening are over the age of eighteen, all right? You don't need your husband's permission, you don't need your parents' permission. You don't need any person's permission on this planet to do anything, including whether or not you submit to a man who's abusing you.

You already have permission from the God who created you to steward your own life. God created each one of us with the responsibility to steward one life on planet Earth, and that is our very own. So He's already given you permission. He's already said, "Yes, I give you permission to steward your life. Not only do I give you permission, I give you responsibility to steward your life."

So many Christian victims are brainwashed into believing that they need permission to make normal, adult decisions. You don't. If you're over the age of eighteen, you do not need permission to make absolutely any decision that you choose to make.

Now, of course, your husband is going to say, "You need to get my permission," and some religious leaders will also say that you need to get their permission. I was told by different people that I needed to get my elder's permission to do different things. Other people like that who have bought into misogynistic theology or ideologies are going to say, "Yes, you do need permission because you're a female or because you're married and you belong to your husband. You are his property."

And yes, in a sense, they are right. If you stay with your jailkeeper, you need his permission, right? Your jailkeeper runs his prison his way, so everyone in that prison has to play by that jailkeeper's rules. Your only crime for being put in that prison is that you're female and you're married. But if you don't like those rules, the next step would be plotting how you can break out of your husband's jail so that you're free to live your life out in the rest of the world with other people who are free with your own bank account, your own credit card, your own phone, your own car, your own job, and your own apartment.

I'll just tell you this, your husband is extremely abusive. There is no question that you are in an abusive relationship. I would recommend contacting a local domestic violence center so that you've got some local support, on-the-ground support.

It sounds like you have some friends who recognize that you are an abuse victim and they want to help you, and that's amazing. If you want to get out of jail, then you're going to want to have a strong support team around you, and then you'll work together to come up with a plan to break you free.

I have a program that will help you and others deprogram from the propaganda that you've believed so many years that has gotten you to the place where you now believe you need to ask permission to do these things. This program will help you retrain your brain so you can think differently and so you can be free. If one of your friends is willing to sponsor you for a year for \$290, she can reach out to us at communitysupport@flyingfreenow.com to find out how to get you all set up for that.

All right, I'm going to answer this next question. I'm going to expand on this answer, but I'm going to put the next question in here first, and then the answer to my next question will also help you out with your question. And basically, we're just going to expand on how in the world do you plot and plan to get free, especially if you are being financially abused.

And by the way, we do have some other episodes that talk about financial abuse, and we will put the links to those episodes in the show notes for you, okay? So you can go over to the show notes, flyingfreenow.com/253, to get those links to other episodes where we've talked about financial abuse. I've brought in some guests that are divorce financial analysts and planners, and they've offered some really good advice, okay? All right. So let's listen to the next question now.

LISTENER: Hi, Natalie. My question is do you have any resources or tips or experiences that you can give out to people regarding how to launch themselves financially? Growing up, I was sheltered very much since I was homeschooled. My parents didn't really give me the tools to establish myself financially. I ended up getting married, and then my husband completely took over the finances. I don't really have a lot of confidence in that area, and being forty years old and looking to file for divorce in a year, I'm just very intimidated and in some ways even paralyzed at the thought of trying to establish myself financially.

I don't have my own bank account, I don't have a credit card, and it's just overwhelming, and I don't know what order to do the steps in to get myself established. If you could even maybe recommend a book on what steps people should take to do so, that would be great. I would just love to hear from you on this issue, even if maybe you've addressed it before in the past. I'd love a quick recap on that.

NATALIE: All right — I have nine kids, and five of them, between the ages of twenty and twenty-nine, those five, are fully launched, meaning that they have their own cars, they all have their own jobs, they all have their own homes or apartments, they all have their own bank accounts, and they all have their own credit cards. I have four left to go, but I will go through the same process of launching those last four that the other five went through, and I'm going to explain that process here because if you are someone who has never done this before, you'll want to follow the same steps. And the good news is that if eighteen-year-olds can do this, and I'm talking about even very shy and insecure ones, then anyone can do this, okay?

All right, so the first thing that you're going to want to do is you're going to want to be making your own money. And I recommend getting a job that has health insurance. Now, some of you are going to go, "Well, I can't do that because I have little kids at home," and I understand that that is a huge barrier. But eventually, you're going to want to kind of plot for the time when maybe your kids are in school and you can possibly do that. Or if your situation is very dire, again, you can talk to someone at a local domestic violence shelter to see what your stepping stones might look like. But that would be the next step.

Now, I'm just going to throw out some ideas. Are these going to work for everyone? No, they're not, but they're just some ideas. These are all things I've seen other women do. We have this thing in the Flying Free Sisterhood program, they're called Butterfly Stories, and there's, like, thirty-six of them, I think. And they're all women who have gotten out, and they've shared their journey of getting out. There are tons of really great tips, and you'll get thirty-six different ideas or ways of how people do it. Everyone does it differently. No two stories are the same. But I've known so many people that have gotten out, and I've kind of watched different ways that they've gotten very creative in doing that.

But some people who have not had transportation have figured out a way to get a bus to work. Some people have gotten online jobs. I know women who have made baked goods at home and then sold them to nearby offices, people who have become bookkeepers, people who have learned how to do web design and sell their web design services, photography services. I made and sold cold-process soap from home and made money. Transcription services, tutoring, daycare. If you do a Google search for jobs you can do at home, you'll find all kinds of ideas.

Actually, I can't even recommend Google enough. Ever since Google came online, I have used it to research every single question that I ever have about absolutely everything. If I have a question, I go straight to Google and I find answers. And yeah, there are some

weird answers out there, but also, you can find some really good stuff out there. Get on LinkedIn. We have a coach in the Flying Free program who helps women get set up to start over.

With my own kids, I would drive my kids to work. This is kind of my own policy. I have driven a lot of them to work until they save enough money to buy their first car. So I usually help them get a job really close to home at a fast food restaurant or become a barista at a local coffee shop or something, and then I drive them to work and then they earn enough money to buy their first car, usually kind of a junker. And then once they have their car, that is just another layer of freedom that they have. So getting a job and then getting a car — those are going to be two of the first things that you're going to want to do.

Another initial thing you're going to want to do, then, once you have your own money coming in, is to set up your own checking and savings bank accounts. So I just take my child to the local bank and a banker walks my child through the process. You can get online to see what your particular bank requires for you as far as, like, what you have to bring into that meeting. Most banks will require an appointment for this because it usually takes about an hour or so to open up a banking account and a savings account. But if you just Google your local bank's name and go to their website, they usually will have a place on their website that will tell you, "Here's what you need to bring in if you want to open up a bank account with us."

Otherwise, you can just directly call them and ask them, "What do I need to have with me?" You're going to probably need some different forms of ID. Of course, you're going to need a minimum deposit and that kind of thing, but then they'll walk you through.

So once you've got your checking and savings bank account opened up, and you're going to want one of each, then you're going to want to open up a credit card account online. And I would look for one that offers rewards for paying it off every month. And then I tell my kids, "Use your credit card for all of your purchases," okay? And then you connect your credit card to your checking account and have it set up for auto payments once a month so that your credit card bill is paid off completely at the end of the month. This is what's going to build up your credit score.

So, for example, the latest one that I had launched, she pays for her... Actually, I think her rent is taken directly out of her checking account. I'm not sure how apartments do that, but some apartments might take a credit card. Some actually want to be connected directly with your bank.

But depending on what you do, all of her other bills she has set up through her credit card. So her bills go onto her credit card. She buys her groceries on her credit card. She buys any other necessities that she needs on her credit card, and she has a budget. And then at the end of the month, her credit card goes to her bank and gets it all paid off through her bank.

And she pays it off every month. She's not in debt. This is how I have done it my whole life. This is how you're going to want to do it too. I know some Christians think, "Oh, if you get a credit card, then you're going to just rack up credit card debt." Not if you pay it off every month. That's the key. You pay it off every month. So I pay off my credit cards every month and I get bonus points. And I personally have my bonus points sent to Amazon. And then every month I have, I don't know, some dollars in Amazon that I can use to buy Amazon stuff if I want to. I usually use it to buy books.

But anyhow, that is how you do that. And then also, you want to set up any auto payments for any student loans you might have, and also, I recommend setting an auto payment to go straight into your savings account every month. The goal for savings is to get a minimum of three to six months' worth of living expenses into your savings account.

So a very general budget that you could go by is 50% of your income would go to pay bills, 30% would be for things that you want, and 20% would go into your savings, ideally. And so if you wanted to set it up that way, you would just... Let's say that your paycheck is \$1,500 every two weeks. You would have — what is that — \$300 sent into savings every two weeks. Or you could have it be a monthly thing where \$600 a month is sent straight to savings. And then you can budget it out from there. Now, you don't have to do it this way, okay? I'm just giving you general ideas. Maybe your bills are higher and 50% of your income doesn't cover your bills.

Well, then you probably aren't going to be in a position where you can save, but maybe you are in a position where you can cut back on some of your wants for a few months until you can get yourself on your feet and get a good system going. But then you're going to want to save up to get a car if you don't have one or to rent an apartment if you want to and to get your own phone and other necessities that you want to have.

Now, I'm not saying that this is easy or that this is simple. Sometimes it takes a few years to actually get on your feet. It took me ten years to build up my soap business to the point where I could get a divorce. Not that I was planning to get a divorce that whole time, but if I had been, that's how long it would have taken to get enough money to be able to actually get a divorce. It costs money to get a divorce.

I do know some people will take out a loan or even take out a credit card specifically to pay an attorney's retainer fee, but you're going to also kind of want to have a plan on the back end for how you're going to live once your divorce is final.

Now, I do have a divorce preparation course. It's chock-full of important things to know before you go into the divorce process. When you join Flying Free, you have access to that course as well as eleven other important courses. I'm just going to tell you what's inside of the "Preparation for Divorce" course just so you know kind of what my courses look like.

There's a lesson about God and divorce, there's a lesson on preparing to file, there's a lesson that Gretchen Baskerville came in. She's the author of "The Life-Saving Divorce" — a very wonderful Christian woman who has a great YouTube channel. I highly recommend that you go over and check that out. We'll put a link to that in the show notes.

But she has a workshop inside of our divorce prep course called "90-Day Escape Plan." We have a class on how to hire an attorney, we have a class on divorce advice from the trenches — we actually have two classes on this with interviews with survivors who have gotten out and their wisdom and advice on the divorce process — a class on profiling your abuser, profiling the person that you're divorcing so that you know how he's typically going to respond to different parts of the divorce process so that you're prepared, a class on dealing with your emotions during the divorce process, a class on preparing for mediation, a class on preparing for court, a class on divorce and money, a class on building your case and custody evaluations, a class on kids and divorce, a class about moving forward, and a class about divorce and remarriage in the Bible. And that's just one course inside of Flying Free.

I created Flying Free, our private program, because I believe women should be free to be the adults that God created them to be without suffocating in an environment of criticism, shame, and condemnation. This is not God's plan for women. I believe God is not a control freak. He is not petty, whiny, self-centered. He is not a narcissistic god like the Greek and Roman gods were. And yet, this is the god that many Christian women are taught to fawn after. This god is made in the image of abusive men who want to control and infantilize women so that they're more controllable.

I believe the Creator God is bigger than that and has a better plan for women than that. I believe women can learn how to think differently in order to feel differently, in order to show up differently in their lives. I believe they can learn how to lead their own lives — this is called self-leadership — and that God has uniquely equipped them to steward

the life that God gave to them.

Because these are the things I strongly believe in, I created a program to help women learn how to align themselves to these core values. Most of the women who join us are in abusive marriages, but we have had a handful over the years who join us because they have abusive families of origin or they have abusive churches or abusive friends, even. The principles that I teach help set these women free too. You can learn more by going to joinflyingfree.com.

I just want to read one person's review. This one came in a while ago, but I'll read it now. She said, "I've completed my time in Flying Free, and my toxic issues were not marriage-related but rather childhood and church-related, and yet your program helped me in ways that are still happening today. I've been able to move a thousand miles away, and I'm loving our new state. My whole family loves it here, and we're so happy here. I've been very careful to not find the same types of toxic churches. I'm not rushing back, let's just say that, and I feel much more equipped as to what to look for in a friend.

I'm glad, too, to have some breathing room from family and the drama that goes with that close proximity at times. I just wanted to send a quick note of gratitude. Keep up the awesome work of helping women retrain their brains, change their downloading," she means their downloaded programming, "and have a new life." Again, you can go to joinflyingfree.com for more information and to complete an application.

Hey, beautiful butterfly. Thank you so much for listening. If you liked this episode, be sure to subscribe, and then consider leaving a rating and review so others can find us. To connect with me and get a free chapter of my book, head over to flyingfreenow.com, and until next time, fly free.