

Coerced Debt Pilot Program: How To Pull Credit Reports

A training to guide advocates through the process of pulling credit reports to successfully refer survivors to TAP for the Pilot Program.

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Today's Agenda

1. ***Coerced Debt Refresher***

What is coerced debt?

2. ***Credit Reports 101***

What are credit reports and why are they important?

3. ***How to Pull a Credit Report***

What steps do I take to pull my credit report?

4. ***Safety Considerations***

What are the safety concerns for survivors when pulling credit reports?

1. ***Reviewing Credit Reports - Live Demo***

How do I read a credit report?

2. ***Next Step - Refer to TAP***

What do I do next after pulling the credit reports?

Coerced Debt Refresher

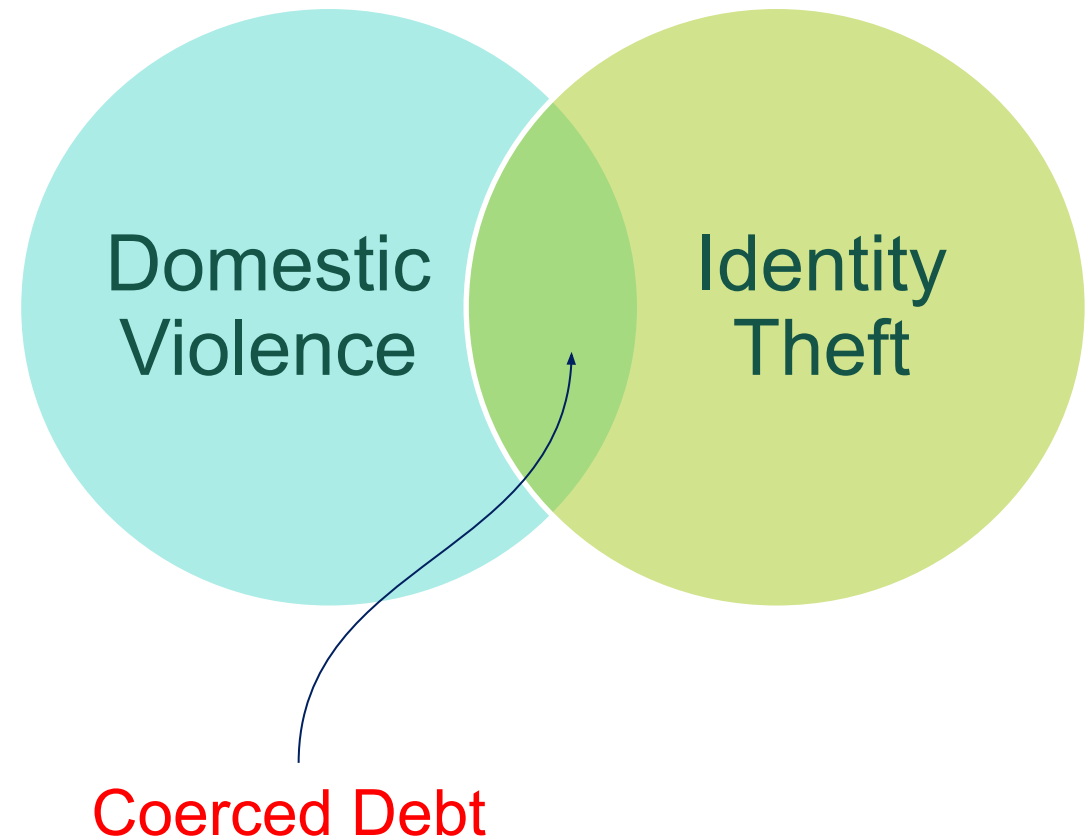
What is coerced debt?

What is Coerced Debt?

One prominent form of economic abuse is **coerced debt**.

Coerced debt is any non-consensual credit-related transaction that occurs within an abusive intimate relationship.

The survivor has lost control over the ability to make financial decisions for themselves, creating a connection between **coerced debt** and identity theft.



Three Mechanisms of Coerced Debt

1. **Fraud**: Using the survivor's identity without their consent or knowledge to obtain a loan or credit in their name
2. **Coercion**: Using demands and threats to lead survivor to take on debt they would not have otherwise incurred
3. **Manipulation**: Deliberately managing conditions or information to lead survivor to take on debt they would not have otherwise incurred

Examples of Coerced Debt

An abuser may coerce their partner into debt in any of the following ways:
(Surviving Economic Abuse, 2020)

- Make them take out a credit card or loan against their wishes
- Take out a loan, mortgage, credit card, or car finance agreements in the victim's name
- Put bills in the victim's name, including rent, utility bills, or cell phone contracts

The nature of coerced debt means there are negative and sometimes violent consequences for not doing what the abuser asks. **Debt may feel like the safest option.**

Q: How can a survivor find out if they have coerced debt?

A: By pulling their credit report!

Credit Reports 101

What are credit reports and why are they important?

Credit Reports 101

What is a **credit report**?

- A credit report is a document that has information about your credit activity and current credit situation, such as loan paying history and the status of your credit accounts.
([Consumer Financial Protection Bureau, 2024](#))

Who **reports** and **stores** the information on credit reports?

- Credit reporting companies (credit bureaus, consumer reporting agencies) collect and store financial data about you that is submitted to them by creditors, such as lenders, credit card companies, and other financial companies.
- The 3 major credit bureaus are [Equifax](#), [Experian](#), and [TransUnion](#).

What are credit reports **used for**?

- Credit: Lenders use credit reports to help them decide if they will loan you money.
- Housing: Landlords use credit reports to determine if they will rent to you.
- Employment: Some employers use credit reports to decide if they want to hire you.

Credit Reports 101

What **type of information** is on a credit report?

→ Personal Information

→ Name, current & past addresses, birth date, social security number, phone number(s)

→ Credit Accounts

→ Current & past credit accounts, credit limit or amount, balance, payment history

→ Collection Items

→ Missed payments, accounts sent to collections

→ Public Records

→ Liens, foreclosure, bankruptcy, civil lawsuits and judgments

→ Inquiries

→ Companies that have access your credit report

Credit Reports 101

Why are credit reports **important**?

- Indicator of Financial Health: Credit reports are a key component of overall financial health. They provide insight for lenders, landlords, and other businesses on your ability to manage and repay your debts.
- Achieve Long-Term Goals: Credit reports can affect your finances and ability to achieve long-term goals, such as owning a home, buying a car, or even getting a job.

Why is it important for **survivors** to access their credit report?

- Because credit reports list a history of a person's finances (credit cards, loans, etc.), reviewing credit reports is a key way to identify coerced debts or balances that reflect unauthorized use of accounts by an abuser.
- Knowing what information is on a credit report and taking steps to address coerced debt can be crucial to achieving economic security and wellbeing.

How To Pull A Credit Report

What steps do I take to pull my credit report?

How To Pull a Credit Report

Where do I go to pull my **credit report**?

- You can download a free credit report each week from the 3 major credit bureaus (Equifax, Experian, and TransUnion) using [AnnualCreditReport.com](https://www.annualcreditreport.com) - the *only* website authorized by the federal government to issue credit reports.

There are three ways you can request a copy of your credit reports:

- Online: [AnnualCreditReport.com](https://www.annualcreditreport.com)
- Phone: 1-877-322-8228 (TTY: 1-800-821-7232)
- Mail: Fill out the [Annual Credit Report request form](#) and mail it to:
 - ◆ Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

How To Pull a Credit Report

Requesting Your Credit Report: Online

1. Go to *AnnualCreditReport.com* and select “Request your free credit reports.”

- Remember: This is the only website authorized by the federal government to issue free credit reports.

2. Enter the required personal information.

- First name, last name, date of birth, social security number, and current and past address

3. When given the option to select credit bureau, choose Equifax, TransUnion, and Experian.

- If you're unable to access your credit report from one of these agencies, you can move through the process to try another agency.

4. Verify your identity.

- Depending on the credit bureau, they will either request your phone number and email address for a one-time passcode OR require you to answer security questions.

5. Once the credit report appears on the screen, select “Print Credit Report”

- Print, download, or email the credit report.

Annual CreditReport.com

The only source for your free credit reports. Authorized by Federal law.

Home	All about credit reports	Request yours now!	What to look for	Protect your identity	Frequently asked questions	Contact us
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Free weekly online credit reports are available from Equifax, Experian and TransUnion. Credit reports play an important role in your financial life and we encourage you to regularly check your credit history.

[Request your free credit reports](#)

Spot identity theft early. Review your credit reports.

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

[Learn more about Identity Theft](#)





Free weekly online credit reports are available from Equifax, Experian and TransUnion. Credit reports play an important role in your financial life and we encourage you to regularly check your credit history.

3 steps to your free online credit reports



1. Fill out a form

Fill out one form to request one, two, or three credit reports

[Request your credit reports](#)

2. Pick the reports you want

Request your credit reports from Equifax, Experian or TransUnion.

3. Request and Review your reports online

Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information.

If you can, save or print your credit reports so you can review them later.

For information on how to obtain your credit report in Braille, Large Print, and Audio Formats please visit the [Accessibility Page](#).

 **You repeat this step for each credit report**

[Home](#)[All about credit reports](#)[Request yours now!](#)[What to look for](#)[Protect your identity](#)[Frequently asked questions](#)[Contact us](#)

Free weekly online credit reports are available from Equifax, Experian and TransUnion. Credit reports play an important role in your financial life and we encourage you to regularly check your credit history.



Request 1, 2, or 3 reports

Step 2 of 3







Next

How To Pull a Credit Report

Requesting Your Credit Report: Phone

If the survivor is having trouble accessing their credit report online, requesting their credit report by phone is often the next best option.

1. Call 1-877-322-8228

- Toll Free: 1-800-821-7232

2. Say and verify the required personal information.

- Zip code, street number and name, first and last name, social security number, and date of birth.

3. When given the option to choose credit bureau, say Equifax, TransUnion, and Experian.

- Alternatively, you can say “All three.”

4. Your request will be processed and your report will be mailed to you within 15 days.

Important Note: For survivors who are Blind or Visually Impaired, they can request reports in Braille or large print. In this case, reports will arrive in about 3 weeks.

→ Your rights to your credit reports

→ What is a credit report?

→ Getting your reports

All about credit reports

Getting your reports

You can get a free report once every 12 months from each of the three nationwide consumer credit reporting companies. That means if you order a report from one of the companies on March 1, you can't get another report from the same company until March 2 next year.

To ask for your report online:

You can ask for your free credit report from <https://www.AnnualCreditReport.com>. Make sure you are on this site before ordering your report. This is the official site, authorized by the Federal government, for you to get your free reports. You usually can get your report immediately by ordering online.

You may also ask for your report by phone or mail, but it may take up to 15 days for you to get it.

To ask for your report by phone:

- Call 1-877-322-8228
- You will go through a simple verification process over the phone.

To ask for your report by mail:

- Download the [request form](#) (You need an Adobe viewer to view the requested form. Download the free [Adobe viewer](#))
- Print and complete the form

Mail the completed form to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

For more information visit www.consumerfinance.gov/askcfpb/311/how-do-i-get-a-copy-of-my-credit-report.html.

How To Pull a Credit Report

Requesting Your Credit Report: Mail

If the survivor is having trouble accessing their credit report online, requesting their credit report by phone is often the next best option.

1. Go to *AnnualCreditReport.com*

- Select “All about your credit reports” and then select “Getting your credit reports” from the side tab.

2. Download the request form

- The form is called “Annual Credit Report Request Form.”

3. Print, complete, and mail the form to this address:

- Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

4. Once received, your request will be processed and your report will be mailed within 15 days.

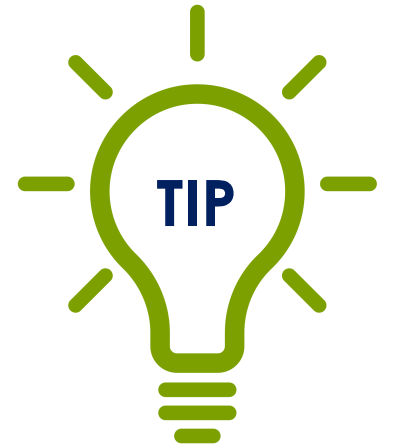
Safety Considerations

What are the safety concerns for survivors when pulling credit reports?

Safety Considerations

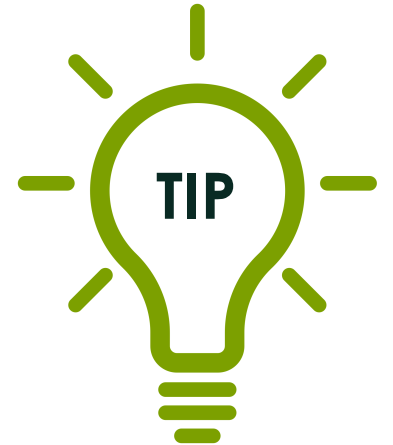
Because of privacy and safety concerns, it's crucial to be aware of the **unique challenges** that survivors may face when pulling their credit reports:

- Physical/Mailing Address
- Credit File Information
- Identity Verification



Safety Considerations

- **Physical/Mailing Address:** When pulling credit reports, it's important to use a safe address or one unknown to the abuser.
 - Online: You can use an old address if necessary.
 - Mail: The credit report is sometimes sent to the address on file, so update the address to a new, safe address for any mailings.
- **Credit File Information**
 - Any address, telephone, and email information shared with a credit bureau when pulling credit reports will become part of the survivor's credit file and may be used for future contact.
 - **Do not** share information that the abuser could use to discover a safe address or otherwise harm the survivor.



Safety Considerations

Survivors will be required to **verify their identity** when pulling their credit report. This method is different for each credit bureau.

→ Equifax & TransUnion:

- 1) Request your phone number & email address
- 2) Either text or email a one-time passcode

→ Experian: If a survivor is asked a verification question about a coerced debt and can't answer it, they may not be able to access this report.

- 1) Request your phone number & email address
- 2) Either text or email a confirmation link to verify device
- 3) Ask questions about your personal information, such current/past address, phone numbers, and loans



Reviewing Credit Reports - Live Demo

How do I read a credit report?

Reviewing Credit Reports

How do I read a credit report?

Each credit report looks different, which can make reviewing accounts more difficult if you or the survivor is not familiar with each type of credit report.

1. **Equifax:** Revolving, Mortgage, Installment, Other
2. **Experian:** Open Accounts, Closed Accounts or Alphabetically
3. **TransUnion:** Accounts with Adverse Information, Satisfactory Accounts

It's important to be familiar with not only knowing how to pull credit reports, but with how each credit report is formatted. This will make it easier for you to help the survivor with reviewing their accounts for fraud and coercion.

Next Steps - Refer to TAP

What do I do next after pulling the credit reports?

STEPS TO REFERRING A SURVIVOR to TAP

1. Use the screening tool to identify a survivor's eligibility for the Pilot Program.
2. Complete the TAP referral form.
3. Email the referral form to TAP's Intake Specialists.
 - a. CaseReferral@TexasAdvocacyProject.org
 - b. MGray@TexasAdvocacyProject.org

TCCD TEXAS COALITION on COERCED DEBT

TEXAS ADVOCACY PROJECT 800.374.HOPE

North Texas Coerced Debt Pilot Referral Form

Updated: November 2024

Please complete this form and email it to:
CaseReferral@TexasAdvocacyProject.org and MGray@TexasAdvocacyProject.org

Note the survivor must feel comfortable executing a release before this information can be shared.

***Required fields**

Referring Agency:	Date:
<i>Survivor's Information</i>	
* Full Name:	* DOB:
* E-mail address:	* Phone:
Safest way and time to contact?	
Safe to e-mail or leave a message?	
<i>Abuser's Information</i>	
* Full Name:	* DOB:
<i>Other Helpful Information</i>	
What is your understanding of the survivor's legal needs? Ex: Identify theft? Negative Credit Report? Safety? Divorce/custody?	
What language does the survivor speak?	
Is there any additional information that would be helpful to know?	
Please work with your client to pull a credit report from at least one of the credit bureaus. Select which credit report(s) you've attached to this referral (with survivor's permission). <input type="checkbox"/> Equifax <input type="checkbox"/> Experian <input type="checkbox"/> TransUnion	
If you didn't attach at least one credit report to this referral, please indicate why.	
<input type="checkbox"/> Check here if you are attaching the screening tool to this referral (with survivor's permission).	

TAP Referral Form

This is the specialized referral form for the Pilot Program. You'll need to capture the following information:

- Referring Agency
- Survivor's name & contact information
- Abuser's information
- Survivor's primary language
- Credit report(s) attachment
- Additional information

It's important to attach any pulled credit reports to the referral form. If you were not able to successfully pull a credit report, please indicate the barrier you faced.



North Texas Coerced Debt Pilot Referral Form

Updated: November 2024

Please complete this form and email it to:
CaseReferral@TexasAdvocacyProject.org and MGray@TexasAdvocacyProject.org

Note the survivor must feel comfortable executing a release before this information can be shared.

*Required fields

Referring Agency:	Date:
<i>Survivor's Information</i>	
* Full Name:	* DOB:
* E-mail address:	* Phone:
Safest way and time to contact?	
Safe to e-mail or leave a message?	
<i>Abuser's Information</i>	
* Full Name:	* DOB:
<i>Other Helpful Information</i>	
What is your understanding of the survivor's legal needs? Ex: Identify theft? Negative Credit Report? Safety? Divorce/custody?	
What language does the survivor speak?	
Is there any additional information that would be helpful to know?	
Please work with your client to pull a credit report from at least one of the credit bureaus. Select which credit report(s) you've attached to this referral (with survivor's permission).	
<input type="checkbox"/> Equifax	<input type="checkbox"/> Experian <input type="checkbox"/> TransUnion
If you didn't attach at least one credit report to this referral, please indicate why.	
<input type="checkbox"/> Check here if you are attaching the screening tool to this referral (with survivor's permission).	

Step 4: Refer Survivor to TAP, Option 1

DV Program Advocate completes a TAP referral for the survivor

If the survivor wants the DV Advocate (you!) to refer them to TAP, please discuss the safety considerations for this option. To contact TAP and make a referral for the survivor, the DV Advocate will need to complete a Release of Information (ROI) for the survivor, which will allow the DV Advocate and TAP to communicate on behalf of the survivor about their case.

1. Determine the survivor's eligibility for the Pilot Program by completing the Screening Tool;
2. Confirm with the survivor the desire to be referred to TAP and what that process will entail: speaking with a TAP intake specialist, TAP staff attorney, and then potentially being connected (based on eligibility) to a pro-bono attorney;
3. Complete the TAP intake form;
4. Complete an ROI for the survivor; and
5. Email the referral form to TAP at casereferral@TexasAdvocacyProject.org and mgray@texasadvocacyproject.org.

Step 4: Refer Survivor to TAP, Option 2

Survivor contacts TAP themselves

If the survivor does not want to complete an ROI for safety or other personal reasons, then they will need to contact TAP directly to connect to the Pilot Program. The survivor will need to disclose to TAP (either on the phone or on the online application) that they would like to see if they are eligible to participate in the “Coerced Debt Legal Representation Pilot Program.”

1. Phone: Call TAP at 800-374-4673 to speak directly with a TAP team member.
2. Online: Use this link or go to texasadvocacyproject.org and click “Apply for Services Online” to complete TAP’s application for services.

Disclaimer: The second option may take longer for the survivor to get connected to TAP due to not being directly referred to TAP by a DV program.

Closing Q&A

Any final questions?

Thank You!

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