

# Coerced Debt Screening Tool

**Before screening for coerced debt**, please share the following information with the survivor to help them understand the scope of the Coerced Debt Legal Representation Pilot Program (Pilot Program) and how it can potentially help them address any coerced debts they may have:

There is a free legal service available to address debts taken out in your name by an abuser either without your knowledge *or* under force, threat, or manipulation, which may be impacting your credit. These debts are called coerced debts and are considered identity theft under Texas law. This legal protection cannot help with general credit issues or clean up all of your credit. It can help you to address coerced debts that may be getting in the way of your access to housing, loans, or jobs.

At the end of this process, we can talk about any safety and privacy concerns you may have to determine the best path towards this free program that keeps you safe. Are you interested in answering a few questions to see if this program is a good fit for you?

**For interested survivors, ask the following screening questions to determine if the survivor is eligible for the Pilot Program.** If the survivor answers “yes” to a question, please ask if they feel comfortable sharing more information about their experience. They are not required to provide additional information at this point if they don’t feel comfortable.

- 1. Has your abusive partner ever kept financial information from you, such as information about bills or loans?**

Yes

No

- 2. Has your abusive partner ever pressured, threatened, or forced you to borrow money or buy something on credit (such as taking out a car loan or credit card) when you didn’t want to?**

Yes

No

**If yes: What do you think might have happened if you said “no” to your abusive partner?**

**3. Have you ever found out about debt or bills that your abusive partner put in your name without you knowing?**

- Yes
- No

**4. Have you been in the past or are currently being contacted about a debt that you don't recognize or that was taken out by your abusive partner in your name?**

- Yes
- No

**If the survivor answered "yes" to any of the screening questions, please ask this final question:**

**5. Are you interested in getting free legal help to address these debt-related financial problems?**

- Yes
- No

**6. Check at least one box indicating the credit report included with the client referral:**

- Equifax
- TransUnion
- Experian