

Ask Nanci: How can a female become financially independent enough to leave a bad relationship? With prices of everything rising, except salaries, how can she find a place to rent and still be able to make car payments and buy groceries? Are there places in our community that can help teach budgeting skills, how to save money on small salaries?

Thank you for asking this important question. Please know that doing so is a true act of bravery and I commend you on wanting to place yourself in a better situation.

If your safety is not an emergent issue, then I would suggest saving money prior to leaving the relationship and doing so in an individual account that your partner does not have access to. With this in mind, you would want to set up e-statements so that nothing comes to your home address.

When it comes to savings and how to do so, slow and steady is the way to go. Set up an automatic transfer of money to come from your paycheck. This does not need to be a huge amount. More often than not, when you have automatic savings transferred you begin to be able to live without that portion. \$10 to \$20 dollars a paycheck will add up. Once you learn to not have that in your spending budget, you can slowly increase as you feel comfortable. This may mean cutting down on extra expenses such as eating out, streaming services, and that morning drive through coffee. Your safety and peace of mind is far more important than those things.

The Grand Forks Housing Authority offers rental assistance. You must first apply and be approved, so ideally this would be a step that you would take before leaving the situation. The Salvation Army also offers rent deposit assistance. You can find all of this information on their websites.

I would also suggest, based on your individual situation, to use the CVIC as a resource as well. They offer a platform of safety, healing and education to support your mental health.

[Grand Forks Housing Authority - Home \(thegfha.org\)](http://thegfha.org)

[The Salvation Army USA](http://www.salvationarmyusa.org)

[Safety And Healing Services \(cviconline.org\)](http://cviconline.org)

At University Federal Credit Union, we offer free budget assistance to members and non-members. We can help take a look at your income and assist you with preparing a budget that will help you achieve your goal of saving and exiting your current situation. Most financial institutions offer something of this nature and will meet with you in a way that feels comfortable for you. With that said, if you wish to reach out to me directly, I would be more than happy to help you. You can contact me at nanci@universityfcu.net. Please know that your privacy will be of the utmost importance.

With all of this said, sometimes you will need to ask for a raise with your current employer to reach some of these goals. I personally am under the impression that the worst that they can say is no. Be confident in asking and give supporting documentation on why you feel this should be granted. The other side of this would be to get an additional side job where you can bank that money right into savings until you have enough to move forward.

I hope that I have given you some information that can help you on this journey. Please know that as important as financial stability is, your mental health is most important. A healthy mind is what you will need to bravely move forward. You have already done step one by asking for assistance and resources and THAT is amazing.