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Good Afternoon Chair and Members of the Committee,

My name is Briana Goularte, and I am a survivor of domestic violence and financial abuse. During the relationship, I didn't understand what was happening and how severe his coercion would impact my life long term.

At first, he'd request for assistance purchasing small necessities, then gradually increased. Before I knew it, he was discussing loans with banking institutions and would not include me until a signature was needed. When I'd ask for information, he would ensure he is going to reimburse me after he receives his paycheck and not to worry about the details. The reimbursement never came. Whenever I'd question why a purchase was necessary or expressed concern, I was told this is what good girlfriends do and we are supposed to support each other.

As the abuse progressed, I became the person having to ask for money out of my own bank account and he would hold onto my cards for safe keeping. This would lead to me not having money for food for days at a time while he travels with friends and swipes my card.

Despite seeking help within the legal court system, this was not considered adequate documentation to the banking institution and still deemed me responsible for all incurred debt. This has impacted my life not only mentally, but also financially. Over six years later, I'm still unable to purchase a reliable vehicle for myself and my child without a co-signer due to my damaged credit score.

This relief mechanism would mean so much to me and would change my life. This would make it possible to purchase a home, qualify for a credit card, and alleviate the unnecessary stress. Having this financial impact has led to me feeling as if I have not escaped from him grasp and am still trapped under his control.

I truly hope this relief mechanism could become a reality to set victims of violence free from their abusers and allow them the chance for a fresh start to heal.

Thank you for your time,
Briana Goularte