

AB 629: INCOME LOSS BENEFITS FOR SURVIVORS OF HUMAN TRAFFICKING

On January 1, 2020, a new California law made it possible for survivors of labor **trafficking and/or commercial sexual exploitation** to apply for income loss compensation through the **California Victim Compensation Board (CalVCB)**.

This law, known as **AB 629**, provides financial help to survivors who lost income because of trafficking. It is designed to support recovery, stability, and independence.

WHO IS ELIGIBLE

Under AB 629, survivors may qualify if they can show that:

- They were a victim of human trafficking, and
- They experienced income loss because of their trafficking.

Acceptable documentation may include:

- Police reports
- Court documents
- Written declarations
- Letters from a human trafficking case worker

If you don't have a police report:

A case worker can write a letter showing you were identified as a trafficking survivor. If you don't have one, reach out to an organization that supports survivors.

TIME LIMITS TO APPLY

You must apply within **7 years of the crime**. You can still apply if:

- You were under 21 at the time of the crime (you have 7 years after turning 21 to apply), or
- The crime was discovered later (you have 7 years from when it was discovered).

Important: This benefit is only for applications filed after *January 1, 2020*, when the law went into effect. This means that if you applied before that date as a trafficking survivor, you may not be eligible. However, if you were trafficked again in a different case, you may be able to apply.

WHAT YOU'LL NEED TO APPLY

You can apply **online through the California Victim Compensation Board (CalVCB) website:** <https://online.victims.ca.gov/>

When you apply, you'll need to complete:

- Application for Crime Victim Compensation

Then, provide the Following Documentation

- Human Trafficking Wage Compensation Verification Form
- Proof of Victimization (*One of the following*)
 - Police Report **OR**
 - Declaration from a Human Trafficking Case Worker
- Proof of Income Loss (May include, but is not limited to, a statement under penalty of perjury from the **survivor, a human trafficking case worker, an attorney, or a witness who can:**)
 - Describe the dates when the trafficking began and ended
 - Estimate the number of hours worked per week
 - Confirm whether reimbursement was or will be received from any other sources

PROCESSING TIMES

If you are found eligible, it may take up to six months to receive your payment.

While you wait, it can help to plan ahead and connect with a human trafficking organization. A case worker can guide you through the process and connect you to services, such as financial literacy classes to learn how to manage your money and prepare for the future.

LOCAL ORGANIZATIONS

1736 Family Crisis Center	(213) 745-6434
Coalition to Abolish Slavery and Trafficking (CAST)	(888) 539-2373
Covenant House California	(323) 461-3131
Forgotten Children, Inc	(800) 793-2213
Volunteers of America of Los Angeles	(213) 389-1500

MANAGING YOUR MONEY

Reclaiming control of your finances is a powerful step toward independence and healing. This guide offers ideas and tools to help you make choices that support your goals, protect your money, and strengthen your financial independence.

KEEP YOUR MONEY SAFE

Opening a bank or credit union account can help you keep your money secure and make it easier to plan for the future. When choosing a financial institution, consider what works best for you and your needs.

Compare options carefully:

- Look at monthly fees, minimum balance requirements, and overdraft charges.
- Check whether there are nearby branches and ATMs that are easy and safe for you to access.
- Ask if the bank or credit union has bilingual staff or offers information in your preferred language.

Credit unions are community-based financial institutions that offer many of the same services as large banks. They often have **lower fees, better interest rates, and personalized customer service.**

If you do not have a Social Security number, some banks and credit unions allow you to open an account with an Individual Taxpayer Identification Number (ITIN) or other forms of identification. Ask the bank what documents they accept.

ATM Safety Tips

To help you feel safe when using an ATM:

- Keep your PIN private and do not write it on your card.
- Change your PIN periodically.
- Use ATMs in well-lit, safe locations.
- Wait until you are in a private space to count your money.
- Be aware of possible banking fees, and try to use ATMs owned by your bank to avoid extra charges.
- If your ATM card is lost or stolen, contact your bank immediately.

Note: Some **cash-checking stores** charge high fees to cash checks. Before using one, ask about the cost and compare it with the fee (if any) your bank or credit union may charge.

SPEND SMART

It can sometimes feel overwhelming to decide how to use new funds. Taking time to plan ahead can help you make the most of this money and use it in ways that strengthen your stability and independence.

Many people have used compensation funds to:

- Purchase a used car.
- Pay rent in advance.
- Buy essential furniture (such as a bed, sofa, or refrigerator).
- Pay off loans or credit card debt.
- Open a savings account.

The money you receive from CalVCB is meant to support your recovery and stability. These funds are yours. **You get to decide how to use them in ways that strengthen your safety and future.**

Helpful Tips for Spending Wisely

Before You Buy

- Ask yourself: “Do I need this or do I want it?”
- Compare prices and look for the best value.
- Spend within your means: only buy what you can afford.

Everyday Choices

- Save up for larger items instead of using credit cards or loans.
- Try shopping at thrift stores, garage sales, or flea markets.
- Plan meals, make a grocery list, and use coupons when helpful.
- Eat at home and bring lunch to work when possible.
- Consider carpooling or using public transportation to save money.
- Avoid check-cashing stores and pawn shops whenever you can.

Community Support

- Trade babysitting or share childcare with neighbors, friends, or family to save on costs.
- Ask local community centers about resources or classes on budgeting.

SAVING FOR AN EMERGENCY

Building an emergency fund can help you feel more secure when unexpected expenses arise.

- Try to deposit a small amount into a savings account each month — even **\$10 or \$20** makes a difference.
- You can also start small by saving loose change or \$1 a day. By the end of the month, you could have **\$30–\$50** or more.
- Over time, this fund can help you pay for living expenses, repairs, or bills if your income changes.
- *My savings goal this month: \$_____*

TAKE CONTROL OF YOUR CREDIT & DEBT

If you feel overwhelmed by debt, you are not alone. There are trustworthy, nonprofit organizations that can help you manage payments and improve your credit over time.

Try these steps:

- **Seek trusted help:** Contact a **nonprofit debt counseling service**, such as Consumer Credit Counseling Service (CCCS). They can help you create a realistic payment plan. Be cautious of companies that promise to “fix” your credit for a fee. These are often scams. Real credit repair comes from **paying your debts** and **making payments on time**.
- **Communicate early:** If you’re struggling to make payments, call the business before you miss one. Many companies are more willing to work with you when they see you’re trying.
- **Cut unnecessary expenses:** Can you pause or cancel cable? Buy used instead of new? Small changes can free up money for essentials.
- **Prioritize high-interest debts:** Pay off debts with the highest interest rates first. If you can’t pay in full, aim to pay more than the minimum.
- **Use credit carefully:** Keep only one card for emergencies and never lend your card to anyone else. You’ll be responsible for all charges.

FINANCIAL SAFETY & WELL-BEING

If you have safety concerns related to finances or relationships, consider these tips:

- Keep new accounts or changes private if needed.
- Use a safe mailing address for financial documents.
- Update your PINs and passwords regularly.
- Ask a trusted advocate or counselor to help create a financial safety plan.

Money decisions can bring strong emotions, especially if finances were used as a form of control in the past. It’s okay to move at your own pace and ask for support.

You deserve stability, safety, and peace of mind. Managing your money is one way to build the life you want, one decision at a time.

RESOURCES

These organizations provide trauma-informed services, case management, and counseling for survivors of violence, trafficking, and exploitation. They may also assist with housing, legal advocacy, emotional support, and **referrals to financial literacy classes** to help build long-term stability.

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