

# Advocate Training Guide

*Moving Ahead Through Financial Management*

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Developed by  
The Allstate Foundation  
and  
The National Network to End Domestic Violence

For additional training, curriculum guidebooks or brochures visit [www.econempowerment.org](http://www.econempowerment.org).

**“There is nothing new about poverty. What is new is that we now have the techniques and the resources to get rid of poverty. The real question is whether we have the will.”**

— *Dr. Martin Luther King, Jr.*  
*Sermon at the National Cathedral in Washington, D.C.*  
*March 31, 1968*

## Why is Financial Empowerment Work Important?

Efforts to end violence against women have historically focused on supporting and advocating for victims of domestic violence, raising public awareness about the issue and increasing abuser accountability for perpetrating violence. While this important work continues, efforts must be expanded to address the specific financial barriers that battered women face when they make the difficult decision to leave their abusers. Financial abuse is common in battering relationships and the effect can be devastating to the victim’s ability to live free of violence. In fact, abused women frequently cite financial fears as the number one reason for staying in or returning to a battering relationship. What’s more, long after the separation has occurred and the bruises have healed the economic impact on the survivor can last for years.

Community programs, therefore, now support the crisis needs of domestic violence survivors while also advocating to eliminate economic barriers they encounter when striving for safety and self-sufficiency. This additional work requires greater resources, broader policy analysis, increasing collaboration with partners outside the movement and providing support beyond immediate crisis needs. Domestic violence advocates and survivors, along with allied organizations and concerned community members, are committed to eliminating poverty and achieving financial empowerment based on the belief that abused women — and all people — deserve jobs with living wages, access to public benefits and affordable housing, childcare and healthcare.

Financial empowerment advocacy has been incorporated into the work of local, statewide and national domestic violence programs to achieve the following goals:

- Provide survivors with the opportunity to achieve long-term financial stability;
- Assist survivors in achieving safety and meeting basic human needs (food, shelter and healthcare);
- Increase economic resources available to survivors and ensure that access to these resources is equitable and safe;
- Build a coalition of allies from various systems with which survivors interact (domestic violence programs, court and legal systems, healthcare systems, homelessness programs, workforce development programs, social service organizations and civic associations); and
- Challenge community and social service systems to respond to the safety and economic needs of survivors.

Notes

One of the challenges in implementing an financial empowerment program is the reality that in many areas, resources are limited for the most basic services. However, it is vital for local, statewide and national domestic violence programs to incorporate economic advocacy into the services they provide because crisis intervention and safe shelter programs, while meeting survivors' immediate needs, often do not address survivors' long-term needs for achieving independence and supporting themselves and their children.

As you use this guidebook and the accompanying curriculum consider what resources are available to assist you. We encourage you to develop partnerships with businesses and other organizations in your community that are also working on financial empowerment issues. Finally, use your own creativity and enlist survivor feedback in developing your financial empowerment program and priorities.

## Doing the Work: A Guide for Advocates and Administrators

### Financial Empowerment for Victims

Working on financial empowerment with victims of domestic violence is much the same as any other type of advocacy work. Foundational to all work first and foremost is the establishment of the core components of effective advocacy: respect that the woman herself is the best expert on her life, ensuring confidentiality, and always considering safety. There may be times when a survivor makes financial decisions that are different from the ones you would make. It is critically important to be aware of your own values around money and to ensure that these judgments are not imposed upon the survivor. The survivor is always the expert on her own situation and has the right to make her own decisions.

Survivors will have varying levels of knowledge and experiences with financial management issues; advocates can utilize that knowledge and those experiences in empowering them to make decisions and plans of action that will work for them. It is the role of the advocate to provide support, sound financial information and resources so that survivors can make informed choices for herself and her family. What's more, advocates have a critical role in assisting survivors in achieving success by helping them create realistic and attainable action steps toward their goals.

In establishing financial empowerment programs, remember that in many situations, there will not be a "one size fits all" approach to helping survivors navigate their varying financial concerns. In helping survivors work toward financial empowerment, it is vital to structure advocacy efforts around the skills and experiences of the individuals that you are working with.

As with other types of advocacy work, it is important to maintain confidentiality when working with survivors on financial management and to ensure that they are aware of confidentiality policies. When a survivor can see that information about themselves and their finances is safe, they may feel more at ease providing you with sensitive financial information that will allow you to guide them in making well-informed decisions.

Programs are encouraged to provide services in both group and one-on-one sessions. Some survivors may not feel comfortable revealing their personal financial information in a group setting. To address, this use group sessions to review the financial concepts covered in the accompanying curriculum, and to practice and develop the skills necessary for financial management. One-on-one sessions can be used for more specific work with survivors' personal information and the unique concerns or challenges they face.

Finally, advocates are encouraged to begin this process by increasing their own financial literacy. Most of us have struggled with our own finances at one time or another. As you develop a program for survivors take the opportunity to build the skills necessary to achieve your own financial empowerment. Consider using the curriculum and accompanying exercises to practice either on your own or with a group of co-workers and contact the Allstate Personal Financial Representative in your area for resources and collaborative opportunities.

### Financial Empowerment for Employees

Program administrators can play an important role in establishing a foundation for financial empowerment programs by; (1) creating awareness around the importance of financial management in the workplace and (2) supporting employees in increasing their own financial literacy. Administrators are encouraged to review the financial management information provided in the curriculum and consider ways in which the organization can provide financial management support for employees. The organization can provide resources and benefits for employees to help them manage their own finances and determine their personal budgeting priorities. These efforts help advocates gain a better understanding of financial management, which in turn, allows them to better empower survivors to become financially stable and independent.

#### Ideas for administrators to incorporate financial management resources and benefits:

- Encourage employees to participate in your organization's pre-tax cafeteria plan.
- Ask a financial planner to provide a free financial education workshop for employees.
- Collaborate with a local nonprofit credit counseling organization to provide free or low-cost financial counseling and debt management services for employees.
- Select an Employee Assistance Program (EAP) that provides a full scope of personal financial education and counseling services.
- Offer supplemental insurance plans for employees.
- Offer membership in a credit union, where employees can find lower loan rates and pay low or no fees for financial services.
- Consider increasing your paid benefits, such as matching retirement fund contributions or providing tuition assistance.



# Overview

## The Allstate Foundation Domestic Violence Program

The Allstate Foundation Domestic Violence Program was established in partnership with the National Network to End Domestic Violence (NNEDV) Fund to serve as a leader in the issue of domestic violence and as a catalyst in national, state and local direct service programming.

Experts agree that there is a significant gap in resources for programs designed to assist advocates and survivors with the many economic challenges that they face. No other corporation is working with domestic violence survivors and advocates to address these economic hurdles on a national level. As the corporate foundation of a financial services company, The Allstate Foundation has a unique opportunity to provide financial empowerment options to survivors of domestic violence. The Allstate Foundation Domestic Violence Program provides knowledge and skills — particularly those related to financial security and economic independence — to help survivors connect to resources that will help them live safer and more secure lives.

The Program provides economic and personal empowerment services and support for domestic violence survivors and their advocates in three focus areas: (1) direct services, (2) thought leadership and (3) public awareness.

### Direct Services

Programming and funding support to create empowerment services and resources, including:

- Financial literacy curriculum and training
- Volunteerism and expertise (organizational, fundraising and special skills) and
- Grants to national, state and local agencies to a range of survivors' needs

### Thought Leadership

The Allstate Foundation partners with NNEDV and local service providers to organize conferences that bring together policymakers and advocates, advance thinking around economic advocacy and share best practices. The program also sponsors national research and promotes public-policy debate.

### Public Awareness

The Allstate Foundation is working to engage Allstate agencies and employees, advocates, opinion leaders and the general public to assist victims and families affected by domestic violence. Its national public awareness campaign is working to elevate the issues among the general public and provide hope and empowerment to domestic violence survivors.

For additional information, visit [www.econempowerment.org](http://www.econempowerment.org).

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## **The Allstate Foundation**

Established in 1952, is an independent, charitable organization made possible by subsidiaries of The Allstate Corporation. Allstate and The Allstate Foundation sponsor community initiatives to promote “safe and vital communities,” “tolerance, inclusion, and diversity,” and “financial empowerment.” The Allstate Foundation believes in the financial potential of every individual and in helping America’s families achieve their American dream. For additional information, visit [www.allstate.com/foundation](http://www.allstate.com/foundation).

## **The National Network to End Domestic Violence**

NNEDV Fund is a 501(c)(3) tax exempt organization that represents 53 state and U.S. territory domestic violence coalitions. NNEDV Fund is dedicated to creating a social, political and economic environment in which violence against women no longer exists. These goals are accomplished through capacity building for coalitions, public education, training and technical assistance to maintain and develop the professional expertise of advocates. For additional information, please visit NNEDV Fund’s website at [www.nnedv.org](http://www.nnedv.org).

### **Program Contact Information:**

NNEDV Fund

Economic Justice Team

2001 S Street NW, Suite 400

Washington, DC 20009

Phone: (202) 543-5566

Fax: (202) 543-5626

Email: [economicjustice@nnedv.org](mailto:economicjustice@nnedv.org)

Web site: [www.nnedv.org](http://www.nnedv.org)

The Allstate Foundation Domestic Violence Program works with the National Network to End Domestic Violence (NNEDV) Fund to eliminate economic barriers for abused women, while providing critical financial literacy education to domestic violence advocates and survivors. NNEDV Fund and The Allstate Foundation developed the *Moving Ahead Through Financial Management* curriculum to help victims navigate the complex challenges they could encounter in building financially independent lives.

## Curriculum Outline

The *Moving Ahead Through Financial Management* curriculum is designed to empower survivors of domestic violence by teaching the financial skills necessary to take control of their financial lives. By understanding and using these skills, survivors will be better equipped to make informed decisions for themselves and their children.

The curriculum includes a range of information — from basic money and financial management principles to advanced financial planning strategies. It is divided into five guidebooks that reflect the phases a woman may move through while seeking assistance, while in crisis, during transition and while developing long-term plans.

### **Guidebook One:** *Financial Abuse, Relationships and Diverse Perspectives*

- Financial Abuse and How it Impacts Victims of Abuse
- Regaining Control of Finances
- What to Know Before Leaving an Abuser
- Identifying Assets
- Getting Paperwork in Order
- Diverse Perspectives on Financial Abuse

### **Guidebook Two:** *Financial Fundamentals*

- Financial Planning and Budgeting
- Community Resources and Public Benefits
- Employment and Job Strategies

### **Guidebook Three:** *Building a Financial Base*

- Choosing a Financial Institution
- Reviewing, Understanding and Improving Credit
- Managing Debt
- Housing Options
- Identity Protection, Safety Planning and Child Support
- Legal and Financial Considerations

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**Guidebook Four:** *Creating Long-Term Financial Success*

- Setting Financial Goals
- Saving Strategies
- Insurance
- Planning for Retirement
- Owning a Home
- Estate Planning
- Educational Options

**Guidebook Five:** *Financial Strategies for Immigrant and Refugee Women*

- Financial Abuse and Immigrant/Refugee Women
- Community Resources and Public Benefits
- Barriers and Challenges for Immigrant/Refugee Women
- Protections Available in the United States
- Safety Planning and Important Information to Collect

**In addition to the five guidebooks, the *Moving Ahead Through Financial Management* curriculum also features:**

- The Survivor Workbook
- The Getting Started Guide: Financial Action Strategies for Success
- Community Resources and Public Benefits Chart
- Pamphlets

# Curriculum and Activities



Notes

## Discussion Questions

- Have you experienced financial abuse? And how does this impact you?
- What are the financial barriers to ending your relationship?
- What are your three major financial concerns?
- How do you think your quality of life will change?
- Can you safely access important documents and information?
- What do you know about your partner's financial resources? Does your partner own other property, a business or antiques? Do you know how much debt your partner has?
- Can you assess the value of your partner's assets?
- What concerns you most as you consider ending your financial relationship with your partner or pursuing divorce?
- If your partner is hiding assets, do you have strategies to uncover them?
- What community resources have you already tried to access?
- What type of help or support do you need most?

## Activity

As participants begin to work toward their financial goals, it's important they explore their values around money and spending.

Divide participants into small groups. Ask each group to discuss the list of activities or items. Individually, each participant should rate or prioritize the list, placing a "1" next to the most important item or activity and a "2" next to the second most important item or activity, and so on. Participants can cross out the things that have no importance to them and add items that are missing.

Explain that not every participant will have the same priorities and that the discussion is meant to allow each person the chance to explore their own values, needs and wants around money and spending. For example, clothing may score high for somebody who works in a job where professional dress is expected. Again, there is no right or wrong answer.

Item/Spending	Priority	Item/Spending	Priority
Car		Computer	
Family Celebrations		Day Care	
Paying Off Debt		Occasional Meal Out	
Life Insurance		Books, Newspapers or Magazines	
Beer and Other Alcohol		Health Insurance	
Medicine/Medical Care		Going on Vacation	
Cell Phone		Food	
Tuition for College		Bills Paid On Time	
Housing		Faith/Religious Tithing	
Cable Television		Retirement	
Sports		Toys for Children	
Comfortable Furniture		Clothes	

Once participants have finished the activity, ask them to reflect on what it felt like to actually prioritize spending. Since many of us struggle to make ends meet, we often don't feel like we have control over what we spend our money on. This allows participants time and space to reflect on their priorities and will better prepare them for the next steps of budgeting and goal setting.

### Safety Planning

Utilize the survivor stories in the guidebooks and engage the survivor(s) in brainstorming ideas for meeting the challenges each woman faces. Ask survivors to share if they relate to the women in the story, identify what options are available to her and engage participants in thinking about what they might do in a similar situation. Encourage participants to consider the risks and rewards of each option and be sure to emphasize that there is not right or wrong answer.

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## Safety options for discussion

- Making copies of important documents and storing in a safe place
- Calling the police
- Utilizing an Address confidentiality program
- Accessing support options available in the community
- Placing PIN codes on utility accounts and credit accounts
- Changing address and contact information with creditors and vendors
- Creating a financial inventory or assessment of resources, debts and other liabilities
- Protecting privacy when using email, the Internet or cell phones
- Safety options at work
- Choosing a divorce attorney and managing the risks of mediation
- Managing safety at joint meetings with the abusive partner
- Identifying and accessing possible benefits that survivors may be entitled to, even after their abusive relationship has ended, (e.g., military benefits, Social Security and pension plans)

## GUIDEBOOK 2: *Financial Fundamentals*

This section is designed to help survivors gather the financial information they need to build a more stable financial future. It reviews key public benefits and private resources that survivors can use to create the financial base they need whether they have recently left, or are considering leaving, an abusive relationship.

For specific action steps to keep in mind as you work through this guidebook, please see the Getting Started Guide: Financial Action Strategies for Success found in The Survivors Workbook.

### Review the expanded strategies for:

- Collecting and storing important documents
- Maintaining a budget
- Ending shared financial responsibilities

### Topics to highlight

- Managing finances
- Reviewing expenses and financial responsibilities
- Budgeting basics
- Questions and answers about credit
- Protecting your livelihood
- Safety at work

### Key terms

- Public benefits
- Liabilities
- Net monthly income
- Fixed expenses
- Flexible expenses

### Follow-up activities

**Budgeting workshop** — Hold a workshop to discuss budgeting and money management. If you are collaborating with an Allstate personal financial representative, he or she can provide a train-the-trainer session and share a PowerPoint presentation with you.

**Job-training assistance** — Some survivors may be entering the job market for the first time. Identify an organization in your community that can provide job-training assistance. Invite these organizations to co-facilitate a session for survivors.

**Workplace safety** — Organize a workshop to discuss workplace safety planning and strategies for talking with employers about their abuse. Discuss protection order options for survivors.

### Survivor-centered advocacy and safety-planning strategies

- How abusive partners can use information in credit reports to locate survivors who are in hiding;
- The pros and cons of disclosing abuse to an employer;
- Strategies and consequences of reviewing employer benefits and resources for victims of domestic violence;
- Civil, criminal and workplace protection orders and legal-service options;
- Workplace-safety plans;
- The *Community Resources and Public Benefits Chart* in Guidebook 2;
- What you need to know before you contact a referral agency. Discuss information they will be asked to provide, what questions will be asked and their rights;
- What to do if you have a safety or confidentiality challenge;
- Make them aware that may have an advocate accompany them to appointments with social service or community agencies;
- Public benefits rights;
- Safety challenges of child support and what to do if you fear for your personal safety; and
- Legal assistance options/how to locate legal service resources in your community.

### Discussion Questions

- Why is it important to have a budget and manage finances?
- Does a budget have to be written down?
- What happens if you can't stick to a budget?
- What can you do if your expenses exceed your income?
- Is using credit a good thing or a bad thing?
- Why is credit important?
- How can you establish credit?

Notes

## GUIDEBOOK 3: *Building a Financial Base*

This section will help survivors understand how to manage finances. It highlights budgets, credit, how to protect identity and the impact of bankruptcy.

For specific action steps, see Getting Started Guide: Financial Action Strategies for Success found in The Survivor Workbook.

### Review the expanded strategies for:

- Protecting against and responding to identity theft
- Ending shared financial responsibilities

### Topics to highlight

- Choosing a financial institution
- Improving your credit
- Getting a loan
- Understanding bankruptcy
- Tenant rights
- Reviewing your credit report
- Managing your debt
- Preventing identity theft
- Transitional housing

### Key terms

- Trade lines
- Public-record information
- Cash and asset reserves
- Bankruptcy
- Illegal evictions
- Inquiries
- Outstanding liabilities
- Identity theft
- Transitional housing

### *Follow-up activities*

**Benefits check-up session** — Organize a workshop to help the survivors understand benefits for which they qualify and how they can access them. Use the Community and Public Benefits chart included in The Survivor Workbook.

**Credit and debt management workshop** — Organize a workshop to provide survivors with strategies for managing credit and debt. Before you work with survivors, schedule time with an Allstate personal financial representative for training. The personal financial representative will explain information that should be shared.

**Identity theft** — Organize a workshop to discuss strategies for recovering from identity theft.



Notes

## Survivor-centered advocacy and safety-planning strategies

- Discuss survivors' rights to confidentiality and privacy.
- Review the list of privacy, safety and confidentiality challenges survivors may encounter when accessing resources. Discuss response strategies.
- Review questions about quality of life changes.
- Review identity theft and privacy strategies.
- Discuss the consequences of changing a name and Social Security number.
- Tell survivors that they will lose all credentials, work history, credit history and references if/when they change their identity. Discuss how to find employment, housing and rebuild credit if they have a new identity.
- Discuss how to locate safe, affordable housing.
- Review housing options available in your community.
- Discuss safety options for purchasing a home.
- Encourage survivors to search the Internet regularly to learn how much information about them is publicly available.
- Discuss address confidentiality programs with survivors and urge them to rent a post office box if they need to safeguard their privacy.
- Review how to handle to illegal evictions or property damage by abusive partners.

## Discussion Questions

- What are the differences between banks, credit unions, payday lenders and check cashers? Discuss the pros and cons of each.
- How do you know if you have good credit?
- How can you improve your credit?
- What is identity theft?
- How can you prevent identity theft?
- What should you do if your identity has been stolen?
- What is your current housing situation (Examples: transitional housing, renter, being evicted, aspiring homeowner)?
- Are you familiar with local transitional housing programs?
- Do you know your rights as a tenant?
- Do you know your responsibilities as a tenant?
- What should you do if you receive an eviction notice?

## GUIDEBOOK 4: *Creating Long-Term Financial Success*

This section provides information and strategies to help survivors in solid financial situations create long-term financial success by maintaining good credit ratings, investments and wealth-protection strategies.

Review the Getting Started Guide: Financial Action Strategies for Success in The Survivor Workbook and strategies for:

- Protecting against and responding to identity theft
- Ending shared financial responsibilities.

### Topics to highlight

- Setting financial goals
- Repairing credit
- Paying for education
- Estate planning
- How insurance can protect what you own
- Strategies for saving
- Education and training options
- Planning for retirement
- Community programs

### Key terms to review

- Trade and vocational schools
- Individual Retirement Account (IRA)
- Money market account
- Bonds
- Estate planning
- Balloon payment
- Closing costs
- 529 plan
- Tuition reimbursement plan
- Certificate of Deposit (CD)
- Mutual funds
- Adjustable-Rate Mortgage (ARM)
- Prepayment penalty
- Predatory lending

Notes

## *Follow-up opportunities*

**Credit repair workshop** — Set up a workshop with a local nonprofit organization to discuss credit repair. Cover options for working with credit counselors.

**Insurance** — Consider collaborating with an Allstate personal financial representative to facilitate workshops or one-on-one sessions about insurance.

**Retirement planning** — Consider collaborating with an Allstate personal financial representative to develop a one-on-one retirement planning session.

**Estate-planning workshop** — An Allstate personal financial representatives may assist by developing estate-planning workshops.

## Discussion Questions

- Is repairing your credit a priority for you at this time?
- Can you repair your credit on your own?
- How can you repair your credit?
- What job would you like to do? Does it require additional training?
- What obstacles prevent you from pursuing education and training?
- How can you eliminate the obstacles?
- Are you aware of education and training options?
- Do you know how to access funds to pay for education and training?
- What are your current insurance needs? Do you currently have insurance policies in your name?
- How much insurance do you need?
- Have you started planning for retirement?
- What are your options for retirement planning?
- What is an estate plan?
- What will happen to your assets, children and debts if you die?
- Do you want to own a home?
- How much can you afford to pay for a home?
- How can you avoid predatory lenders?

## Activity

Divide the class into small groups. Give each group 25-30 minutes to read the case study and recommend strategies for Elena to spend less and develop better saving habits. Ask each group to share its suggestions with the class.

### Case study

Elena recently left an abusive relationship. She has two children: Isabel, age six, and Thomas, age seven. She works full time at the local retail store and earns \$20,000 a year. She receives no support from her spouse and no public assistance. In order to save money, Elena moved into her mother's home, but she wants to move into a three-bedroom apartment as soon as possible. To pay the monthly rent, she must make changes in her current spending habits. She has reviewed her current expenses and doesn't see any way to cut back her spending. She believes that she buys only what her family needs.

### Here's a profile of her spending habits:

#### Food

- Makes breakfast for her children every morning but has no time to make breakfast for herself, so buys something at a coffee shop next to work, which usually costs about \$4 each work day.
- For lunch, she buys a sandwich and drink at a local deli for about \$7.
- She buys daily lunches for the children at the school cafeteria for \$2 each.
- She usually gives her children frozen dinners because she's too tired to make dinner.
- They go out for pizza and ice cream every Friday night, which costs about \$25 for the three of them.
- She shops for food only when she needs to, often picking up canned goods and other items at a drug store near work because it's convenient.
- She isn't sure how much she spends each week or month on food.

#### Clothing

- She buys clothes regularly for the children because they grow quickly. They insist on wearing fashionable clothes to school.
- She buys high-quality, designer-type dresses for herself that cost more than \$100.
- She doesn't keep track of how much she spends on clothing.
- She uses her credit cards for clothing purchases, making the minimum payment of \$50 total each month.

#### Housing

- She wants to move into a three-bedroom suburban apartment so the children can have their own rooms. The cost is about \$700 a month.

#### Furniture

- She stores furniture from her marriage at a public facility because it doesn't fit in her parents' home. The cost is \$25 a month.

Notes

## *Case study continued*

### **Transportation**

- She has a used car that's paid for but must be repaired every few months.
- Repairs, insurance, gas and maintenance cost about \$300 a month. She uses the car for errands and work, which is about seven miles from her mother's home.
- She has free parking at work.

### **Entertainment**

- Takes the children to the movies every Saturday night, which costs \$25.
- Uses DVD player occasionally.
- Subscribes to cable, so her children can watch movies and sports, which costs nearly \$60 per month.
- She buys a newspaper everyday on her way to work and subscribes to four magazines for a cost of about \$100 a year.
- She belongs to a health club that she goes to three times a week to jog on treadmill and do aerobics. The membership fee is \$40 a month.

What suggestions can you offer to help Elena spend less and save more money?

### **Survivor-centered advocacy and safety-planning strategies**

- Help survivors find out how much of their personal information is publicly available on the Internet at [www.google.com](http://www.google.com).
- Encourage survivors to research privacy policies if they plan to attend college.
- Remind women to practice caution whenever they attend their children's school functions. Discuss strategies for maintaining anonymity.
- Advise survivors to contact insurance companies and financial institutions to protect their privacy by opting out of data-sharing practices.
- Discuss financial empowerment programs available to survivors in your community (i.e., direct assistance funds, IDAs, or micro-enterprise development programs).

## **GUIDEBOOK 5: *Financial Strategies for Immigrant and Refugee Women***

This guidebook covers issues that affect immigrant and refugee women and provides an overview of community resources available to all women regardless of their citizenship status. It also covers support options available through the Violence Against Women Act.

For specific action steps to consider as you use this guidebook, see the Getting Started Guide: Financial Action Strategies for Success in The Survivors Workbook.

### **Topics to highlight**

- How does financial abuse impact immigrant and refugee women?
- What barriers and challenges do immigrant and refugee women face?
- How can survivors respond to these challenges?
- What community resources and public benefits are available to immigrant and refugee women?
- What national resources are available to immigrant and refugee women? Provide contact information.

### **Key terms to review**

- Violence Against Women Act (VAWA)

### **Survivor-centered advocacy and safety-planning strategies**

- Review relief options available under the VAWA and discuss the self-petition process.
- Provide contact information for legal services and immigration attorneys.
- Review how the legal system, financial system and public benefits system work.
- Review community resources that survivors can access.
- Discuss how economic-empowerment programs can benefit survivors.
- Discuss the challenges of calling the police.
- Discuss how oppression and discrimination may impact survivors' access to services.
- Review interpreter resources in the community.
- Discuss strategies for safely collecting and storing important financial documents.

Notes

## Activity

Every penny counts when you are managing your finances. Divide participants into teams of two. Working in pairs, ask each team to think of expenses that they have incurred over the past week that they could have avoided. (For example, one participant might have bought a cup of coffee three times in the past week instead of brewing coffee at home.) Each participant should create a list of expenses. The list should describe the purchase and include an estimated cost. After each participant tabulates the list, they should calculate their total expenses.

Give participants 20-25 minutes to complete their list. Debrief by asking participants about the exercise.

- Were you able to identify ways to save money?
- Were you surprised at the amount of money you could save?
- Would it be difficult to cut these items out of your budget?

## Discussion Questions

- How has your partner's control or abuse of your financial resources affected you?
- What challenges would you like help facing?
- Are you familiar with the relief offered by the Violence Against Women Act (VAWA)?
- Are you aware of community resources that can help immigrant women who are abused?

## Economic advocacy and Financial safety-planning strategies

To assist women in formulating financial safety plans and strategies:

- To prioritize a survivor's safety plans, help her identify what she owns. Ask about joint accounts, credit cards, investments, personal property and inheritances.
- Make arrangements for the survivor to receive mail, especially financial documents, at a safe location. This could include the home of a friend or family member, or a post office box. Research address confidentiality programs.
- Help the survivor anticipate and investigate identity theft. Discuss how to get a credit report, how credit-monitoring services work, how to place a fraud alert on a credit report and how to file an identity theft complaint with the police or Federal Trade Commission.
- Discuss the difficulties of canceling joint credit cards or department store accounts without permission from their partner.
- Discuss joint debt and the joint responsibilities for managing that debt.
- If the survivor plans to change her identity, be certain she understands that she will lose ALL of her educational and professional credentials and work and credit histories. An identity change will dramatically affect her ability to support herself or her family financially. Discuss the difficulties of starting over with no history or references. Discuss housing, job-hunting and options for establishing credit.

- Help the survivor understand how to investigate and document money, finances and personal property, if it is necessary to prove that these items were stolen from them or that they were forced to sign over personal property or inheritances.
- Discuss the dangers of mediation and help the survivor develop a safety plan, if she must meet with her abusive partner to sign papers or resolve problems.
- Help the survivor identify any hidden assets.
- Suggest that the survivor adapt safety plans, if circumstances change.
- Make sure the survivor is aware that resources and responses from community-service providers may not be available.
- Survivor-centered financial safety plans must be comprehensive and considerate of basic human needs and short- and long-term security. Include strategies to ensure income, benefits and ways to build and protect long-term assets.
- Financial empowerment programs (IDAs, micro-loans, non-traditional job support) offer programs to help improve survivors' quality of life.
- Domestic violence survivors are the experts on their own lives. They are capable of analyzing and shaping the meaning of their lives.
- Economic barriers prevent many women from leaving abusive relationships.

### Collaboration strategies

Remember the following when collaborating with other organizations:

- Build a network of individuals to develop policy that (1) supports domestic violence survivors and (2) creates safe access to services.
- Gather facts about your collaborators' policies and procedures to generate ideas and solutions for ally-building and system changes. Analyze their needs, limits and strengths.
- Look for common ground.
- Include domestic violence survivors in planning discussions.
- Develop financial empowerment programs (IDAs, micro-loans, non-traditional job support) which offer programs to help improve survivors' quality of life.
- Understand that domestic violence survivors are the experts on their own lives. They are capable of analyzing and shaping the meaning of their lives.
- Remember that economic barriers prevent many women from leaving abusive relationships.



# General Tips for Facilitating

Whether you are working in a one on one session or a group, keep in mind the importance of establishing a safe, supportive environment. Exploring the impact of abuse and disclosing sensitive financial information can be difficult and frightening. Establishing trust is critical.

- Set a comfortable, welcoming tone for meetings and establish ground rules for ensuring the safety and confidentiality of participants.
- Know the limits of your expertise and clearly explain your role. Let the participants know that you are not an insurance agent or financial services expert.
- Don't expect yourself to know everything or have all of the answers. If women need specific advice, refer them to a reputable organization and use your potential connection with an Allstate personal financial representatives to build your own understanding.
- Be aware of your own beliefs about money and take care not to make judgments about a woman's choices.
- Have a solid understanding of community organizations and resources. The Accessing Community Resources and Public Benefits template included with this guide is offered to assist you in identifying and sharing community resources with survivors.

### Effective techniques for teaching adults

- Include a moderate level of content.
- Incorporate a variety of training methods.
- Allow opportunities for group participation.
- Use real-life examples of problem solving.
- Incorporate content review and reinforcement.
- Build on participants' experiences.
- Involve participants in planning.
- Find out training needs of potential participants..
- Help participants build self-confidence and self-esteem.
- Provide a safe environment to try out new ideas, skills and information.
- Respect group diversity.
- Find ways for all group members to contribute, and do not allow one individual to a dominate the discussion.
- Encourage group problem solving.
- Make training enjoyable and comfortable, but still challenging.
- Relate content to participants' situations.

Notes

## Working in small groups

Small group learning is most effective when the group includes five to eight students. Learning is enhanced when a small group:

- Has a non-threatening group climate;
- Approaches learning as a team rather than as individual competitors; and
- Covers content adequately and efficiently.

## Tips for facilitating a small group workshop

- Create a comfortable environment, with chairs arranged so that group members can speak directly to each other.
- Small groups function best when members, including the facilitator, do not change.
- The group facilitator should not dominate or give mini-lectures. The role is to promote group interaction and problem solving.
- The group facilitator may yield the leadership role to a student and be an observer, but should not separate oneself from the group physically or intellectually.
- Keep a record of the meetings and the group's progress.
- The group, not the facilitator, should make decisions about group activities.
- Use open-ended questions to invite others to "tell their stories" in their own words. This establishes rapport, gathers information and increases understanding. Closed-ended questions typically require a simple brief response such "yes" or "no."

Examples of open-ended questions:

*How can I be of help?*

*Would you tell me more about \_\_\_?*

*What have you tried before?*

*What do you want to do next?*

# Additional Educational Resources



Notes

***Slash Your Debt***

by Gerri Detweiler, Marc Eisenson, Nancy Castleman  
Financial Literacy Center

This book provides success strategies and shows the benefits and incentives of reducing the use of credit cards, consolidating debt, regularly paying off credit bills and monitoring spending habits.

***50 Simple Things You Can Do to Improve Your Personal Finances***

by Llyce Glink  
Crown Publishing Group

This book teaches how to set financial goals, make wise investment and insurance choices and gain mastery of money-related affairs.

***Get a Financial Life: Personal Finance in Your Twenties and Thirties***

by Beth Kobliner  
Fireside

Written to address the needs of young adults in their 20s and 30s, this book offers explanations of financial basics including mutual funds, credit cards, medical insurance, debt and housing options.

***Nine Steps to Financial Freedom***

by Suze Orman  
Crown Publications

Orman's nine-step program covers secrets to financial success — confronting beliefs and fears and learning the nuts and bolts of savvy management. Her book provides information about how to handle money and how to break through the barriers that hold people back. It covers concrete and easy-to-follow tips about how to master practical financial topics, including investments, credit, insurance and retirement planning.

***Suze Orman's Financial Guidebook: Put the Nine Steps to Work***

by Suze Orman  
Three Rivers Press

The companion to Suze Orman's *Nine Steps to Financial Freedom* provides tools to put the nine steps to work, including self-tests, worksheets, specific advice and encouragement.

## Resources Related to Domestic Economic Abuse, Financial Empowerment and Diverse Perspectives

### Prepared by special interest organizations

#### Fact Sheet 17

##### Coping with Identity Theft: Reducing Your Risk of Fraud

2004

Privacy Rights Clearinghouse

[www.privacyrights.org](http://www.privacyrights.org)

#### Fact Sheet 17(a)

##### Identity Theft: What to Do When it Happens to You — A Guide for Victims

2004

Privacy Rights Clearinghouse

[www.privacyrights.org](http://www.privacyrights.org)

#### Fact Sheet 24(a)

##### Financial Privacy: How to Read Your Opt-Out Notices

2004

Privacy Rights Clearinghouse

[www.privacyrights.org](http://www.privacyrights.org)

#### Fact Sheet 24(d)

##### Frequently Asked Questions About Financial Privacy

2004

Privacy Rights Clearinghouse

[www.privacyrights.org](http://www.privacyrights.org)

#### Supporting Battered Women’s Economic Development: One Community’s Effort

by Trish Bonica

December 2000

Building Comprehensive Solutions to Domestic Violence

National Resource Center on Domestic Violence, a project of the Pennsylvania

Coalition Against Domestic Violence

#### Integrating Anti-Poverty Work into Domestic Violence Advocacy: Iowa’s Experience

by Amy Correia

October 2002

Building Comprehensive Solutions to Domestic Violence

National Resource Center on Domestic Violence, a project of the Pennsylvania

Coalition Against Domestic Violence

#### Strategies to Expand Battered Women’s Economic Opportunities

by Amy Correia

January 2000

Building Comprehensive Solutions to Domestic Violence

National Resource Center on Domestic Violence, a project of the Pennsylvania

Coalition Against Domestic Violence

Notes

## **Every Door Closed: Barriers Facing Parents With Criminal Records**

by Amy E. Hirsch, Sharon M. Dietrich, Rue Landau, Peter D. Schneider, Irv Ackelsburg, Judith Berstein-Baker and Joseph Hohenstein

2002

The Center for Law and Social Policy and Philadelphia Community Legal Services

[www.clasp.org/publications/every\\_door\\_closed.pdf](http://www.clasp.org/publications/every_door_closed.pdf)

**Collateral Consequences: Denial of Basic Social Services Based Upon Drug Use**

by Robin Levi and Judith Appel

Office of Legal Affairs, Drug Policy Alliance.

[www.drugpolicy.org/docUploads/Postincarceration\\_abuses\\_memo.pdf](http://www.drugpolicy.org/docUploads/Postincarceration_abuses_memo.pdf)

## **Books of Interest**

### ***Battered Women, Children, and Welfare Reform; The Ties That Bind***

by R. Brandewine

Sage Publications, 1999

### ***Safety Planning with Battered Women: Complex Lives/Difficult Choices***

by J. Eleanor Davies and D. Monti-Catania

Sage Publications, 1998

### ***Privacy Rights Handbook***

by B. Givens

Harper Perennial, 1997

## **Information About Technology**

### **A High Tech Twist on Abuse**

by C. Dawson Southworth, C.S. Fraser, S. Tucker

June 2005

Violence Against Women Online Resources

### **Tips for Survivors of High-Tech Domestic Violence**

by C. Southworth

2003

Safety Net: The National Safe & Strategic Technology Project

National Network to End Domestic Violence Fund

### **Technology Safety Planning for Victims of Domestic Violence**

by C. Southworth

2004

Safety Net: The National Safe & Strategic Technology Project

National Network to End Domestic Violence Fund

### **A Nation of Voyeurs: How the Internet Search Engine Google™ is Changing What We Can Find Out About One Another — and Raising Questions About Whether We Should**

by N. Swidey

Boston Globe Magazine, February 2, 2003

[www.boston.com/globe/magazine/2003/0202/coverstory\\_entire.htm](http://www.boston.com/globe/magazine/2003/0202/coverstory_entire.htm)

# Glossary

## Glossary of Advocacy Terms

**Abuser/Abusive Partner** — A person who engages in a pattern of coercive, exploitative and violent tactics against an intimate partner in order to establish and maintain power, control and dominance over the partner.

**Advocacy** — Includes the support that domestic violence programs offer to individual women, including 24-hour crisis line, shelter, food, clothing, transportation, general, legal and medical assistance, accompaniment to court and other services, information and referrals, assistance with rent and utilities, crisis intervention, consciousness-raising and support groups, men’s re-education groups, childcare and children’s programming.

**Advocate** — Over the past 25 years, reform efforts for battered women have produced two distinct yet interwoven forms of advocacy. The first, “individual case advocacy,” involves an advocate who attempts to assist one woman. The second form of advocacy, “systems or institutional advocacy,” involves an advocate who works to alter the practices that produce unfair outcomes for battered women as a group.<sup>1</sup>

**Assets** — Attributes someone possesses that are valuable, including higher education or special skills, as well as valuable objects someone owns, including a car, house, small business or savings account.

**Battered Woman/Domestic Violence Victim/Survivor** — Someone who has experienced verbal, financial, emotional or physical abuse or sexual violence.

**Child Support** — Financial support paid by a parent for a child or children not living with them. Depending on state law, child support can be entered into voluntarily or ordered by a court or administrative agency. The support can be supplied in different forms, including medical support that is typically covered by the non-custodial parent or through public assistance, the cost of which may be wholly or partially reimbursed by the non-custodial parent. It can also be in the form of a one-time payment, regular installments paid directly to the custodial parent or regular withholdings from the non-custodial parent’s wages. Sometimes child support requires seizing state and federal tax refunds or administrative payments made to the non-custodial parent, including federal retirement benefits.

**Child Support Enforcement Agency** — An agency authorized to locate non-custodial parents, establish paternity and establish and enforce child support orders. It was established by Title IV-D of the Social Security Act and exists in 50 states and four territories, as well as several Native American tribes.

**Child Support Enforcement Program** — The federal/state/local partnership established under Part D of the Social Security Act to locate parents, establish paternity and child support orders and to enforce these orders.

**Confidentiality** — Advocates from domestic violence programs are bound by state and federal guidelines regarding the release of information. They will not acknowledge anyone’s presence or participation in a local domestic violence program or shelter without written permission to release information from the domestic violence survivor. State laws give staff at domestic violence programs legal protection from being forced to testify about anyone seeking services, without a confidentiality waiver from the domestic violence survivor.

**Domestic Violence/Abuse** — A pattern of emotional, financial, physical and/or sexual violence to maintain power over another person. Abusers are motivated by the need for control and are willing to use force or coercion to get it.

<sup>1</sup> *Sourcebook on Violence Against Women*, “Advocacy on Behalf of Battered Women,” Ellen Pence, (Claire Renzetti, Jeffrey Edleson and Raquel Kennedy Bergen, editors Sage Publications, 2001), p. 329.



**Oppression** — Oppression is the unjust exercise of authority and power by one group over another. It includes forcibly denying people's individual, cultural and spiritual practices and imposes the oppressor's values and belief system. Oppression has personal and institutional components and includes, but is not limited to, sexism, racism, heterosexism, homophobia, and discrimination due to class, age, disability and/or religion.

**Partner** — Individuals may refer to their partner as their girlfriend/boyfriend, lover, roommate, life partner, wife/husband, spouse or significant other. Use "partner" until you know what term the other person prefers.

**Personal Responsibility and Work Opportunity Reconciliation Act** — Legislation passed in 1996, also known as welfare reform.

**Pro se** — An individual representing himself or herself in a legal matter.

**Public Assistance** — Money granted from the state/federal government to a person or family for living expenses. Eligibility is based on need.

**Safety Plan** — A set of response strategies that women can use in a variety of situations, including living with an abusive partner, escaping abuse at work, attending school and attending court. The plans are specifically personalized to fit the needs of women experiencing abuse and used to assess safety and legality risks and evaluate options.

**Shelter** — A refuge that provides safety and protection from violence, time and space to rest, advocacy and resources to create a non-violent life. It includes advocates who are respectful and non-judgmental and who work to provide accurate information, transportation and accompaniment to court and protect women's confidentiality. Advocates support women's decisions and freedom to choose, including returning to their abuser, without giving up other rights.

**Strategy** — Proactive action steps and plans that an individual uses to respond to specific needs, challenges or barriers.

**Temporary Assistance to Needy Families (TANF)** — Assistance payments made on behalf of children who don't have the financial support of one of their parents by reason of death, disability or continued absence from the home. The program provides parents with job preparation, work and support services to help them become self-sufficient.

**Violence Against Women Act (VAWA)** — Federal legislation created to provide funding to support victims of domestic violence and ending violence against women which can include rape/sexual abuse, physical abuse/battering, stalking and murder. VAWA provides resources for programs to combat domestic violence, sexual assault, dating violence and stalking and creates new ones to meet emerging needs of communities working to prevent the violence.

In addition to enhancing criminal and civil justice and community-based responses to these crimes, VAWA create notable new focus areas such as:

- Developing prevention strategies to stop the violence before it starts;
- Protecting individuals from unfair eviction due to their status as victims of domestic violence or stalking;
- Creating the first federal funding stream to support rape crisis centers;
- Developing culturally and linguistically specific services for communities;
- Enhancing programs and services for victims with disabilities; and
- Broadening VAWA service provisions to include children and teens.



**Compounding** — Occurs when earnings from an investment are added back into the investment and are used to generate further earnings. For example, on bank accounts that pay interest, the interest is typically added to the balance of the account each day, which means that the next day's interest is calculated on a slightly higher amount. If you leave your money in a mutual fund, rather than periodically withdrawing earnings on it, it may grow significantly faster. Generally, unlike a bank account, mutual fund values fluctuate.

**Credit History** — A record of your borrowing and payment habits. Credit reporting companies track your history and supply this information to credit card companies, banks and other lenders.

**Credit Rating** — A score assigned by three major credit bureaus that indicates how likely you are to pay back a loan on time. The rating is based on your credit report, a detailed list of your past transactions with creditors. Most information remains on your credit report for seven years, although a bankruptcy will remain for 10 years.

**Debit Card** — A card that accesses money in your checking account to make purchases. If you specify "credit" at a cash register terminal, you don't need to enter a Personal Identification Number (PIN) and the transaction typically clears in two days. By specifying "debit" at the terminal, you initiate a "Point-of-Sale" (POS) transaction, requiring you to "swipe" your card at the terminal and also enter your PIN. The purchase amount is immediately removed from your checking account.

**Debt** — Money you've borrowed from a lender. In addition to paying back the money borrowed, you almost always have to pay interest. The rate of interest charged on your debt affects how you should approach paying it off. Credit card debts generally carry the highest rates (sometimes more than 20 percent) and should be paid off first. You can pay off debts with lower rates, like most student loans (5 to 10 percent) more slowly, even while saving.

**Direct Deposit** — Many companies allow employees to have their pay deposited directly into a financial institution account. This is done through the Automated Clearing House (ACH), which wires funds from the employer's financial institution to the employee's financial institution. You must set up direct deposit through your employer's payroll department.

**Deposit** — Any combination of cash and/or checks put into a checking or savings account.

**Diversify** — Spreading the money you invest into different types of investments, including bonds, stocks, CDs and mutual funds. The idea is to avoid "putting all your eggs in one basket," since different investments do better in different economic climates. If one type of investment drops in value, the other types should hold or increase their value.

**Dividends** — A portion of earnings paid out to investors. There are two types of dividends: money earned on credit union savings accounts and money earned by owning shares of stock in a company.

**Endorsement** — You must sign or endorse the back of a check in order to cash or deposit it. Most institutions request that you include your account number in the endorsement, in case it is necessary to place a hold on the funds until the check clears. Writing "For Deposit Only" along with your name and account number is a type of restrictive endorsement that prevents someone else from cashing or depositing a lost or stolen check.

**FICO: Fair Isaac Credit Organization** — A FICO score is a credit score derived from the credit model developed by Fair Isaac Corporation. The FICO score is the best-known credit score in the United States. A higher FICO score indicates better credit. Factors used to determine a credit score include: payment timeliness, percentage of credit limit used, types of credit, bankruptcy, etc.



**Net Pay** — The amount of money you earn minus any taxes such as Social Security or other deductions.

**Non-Sufficient Funds** — Occurs when a check, purchase or ATM transaction is charged against an account and there is not enough money in the account to cover it. Financial institutions charge fees when this occurs unless there is some kind of overdraft protection in place. Purposely writing checks when there are no funds to cover them is considered a crime.

**Overdraft** — See “Non-Sufficient Funds.”

**Pension (Defined Benefit Plan)** — A traditional retirement plan, increasingly replaced by defined contribution plans like 401(k) plans. Under a defined benefit plan, an employee receives a steady paycheck upon retirement based on his or her length of service with a company.

**Personal Identification Number (PIN)** — The code you need to access your accounts through your check card or ATM card at an automated teller machine or point-of-sale terminal.

**Point-of-Sale (POS)** — Allows you to use your check card or ATM card to make purchases by “swiping” your card and entering your PIN at merchants who offer POS terminals.

**Reconciliation** — Using your monthly statement to “balance” your checking account to determine the exact amount you have available. It’s important to do this each month to prevent overdrafts and any resulting fees.

**Retirement** — The point in life at which you stop working and are entitled to withdraw money from your 401(k) or IRA. Although the rules for each type of retirement investment are different, you must generally be at least 59.5 years old before you can withdraw money without penalty.

**Returned Check** — See “Non-Sufficient Funds.”

**Reverse Mortgage** — A special type of home equity loan for persons 62 and older. Reverse mortgages allow owners to convert some of the equity in their homes to cash. The loan usually does not have to be repaid during the homeowner’s lifetime. Loan advances are not taxable and do not affect the homeowner’s Social Security or Medicare benefits.

**Service Charge** — A fee charged by a financial institution that can be payment for a service or a penalty for violating a “rule.” Service charges vary widely between financial institutions.

**Statement** — A paper record of your account transactions over a set period of time. Your statement is an essential tool in reconciling your account balances.

**Stock** — A type of investment that represents a share of ownership in a company. You can make money on stock through payment of stock dividends and increases in the stock share price. Dividends are the payment mechanism companies use to distribute earnings to shareholders. Stocks that don’t pay dividends are often called growth stocks, since the earnings come solely from price growth.

**Stop Payment** — Instructions to your financial institution not to honor a check you have written on your account when it is presented for payment. Financial institutions charge a fee for this service.

**Term** — A set amount of time for a financial product. This usually refers to the amount of time before a loan must be completely repaid or the amount of time funds in a certificate account must be on deposit before they can be withdrawn without penalty.

**Withdrawal** — Taking money out of a checking or savings account.



# Directory of National Organizations

## Financial Education Resources

### American Association of Retired Persons (AARP)

[www.aarp.org](http://www.aarp.org)

1-800-424-3410

AARP, a private nonprofit membership organization for mature Americans, promotes social welfare and education through its extensive programs and activities. AARP offers information on consumer issues, focusing on how to avoid scams and manage money. The Money and Work section of its Web site features tips and additional resources on consumer topics, including predatory lending and common fraud practices.

### American Bankers Association (ABA)

[www.aba.com](http://www.aba.com)

1-800-338-0626

ABA's mission is twofold: (1) to provide high-quality banking education and training products and services; and (2) to serve as the voice of the banking industry. ABA has designed banking-related resource materials for consumers. The materials, available through its online bookstore, include short booklets, videos and textbooks that focus on banking basics, managing checking accounts and banking globally. They are aimed at youth and adult audiences. Some of the materials are available in Spanish. The Web site also features personal calculators for budgeting and financial decision making; tip sheets on using ATMs and finding banks; and links to other sites related to personal finance.

### American Savings Education Council (ASEC)

[www.asec.org](http://www.asec.org)

1-202-659-0670

ASEC is a coalition of private- and public-sector institutions that work to raise public awareness about what is needed to ensure long-term personal financial independence. ASEC offers best practices and examples of tools to learn more about saving. It maintains a clearinghouse of information, people and organizations associated with saving initiatives, particularly for retirement. Selected materials are available in hard copy as well as online.

### Association for Financial Counseling and Planning Education (AFCPE)

[www.afcpe.org](http://www.afcpe.org)

1-614-485-9650

AFCPE is a nonprofit, professional organization of researchers, academics, and financial counselors and planners with a common goal of improving the quality of life of families and individuals. AFCPE provides the latest research and practical applications for personal finance to its members. It also administers certification programs for financial and housing counselors. AFCPE hosts an annual conference and publishes a biannual journal on the latest research, education and financial counseling ideas.

Notes

**Consumer Action (CA)**  
**[www.consumer-action.org](http://www.consumer-action.org)**  
**1-800-999-7981**

CA, a nonprofit, membership-based organization, serves consumers across the U.S. by advancing consumer rights. It refers consumers to complaint-handling agencies through its free hotline and publishes educational materials on credit banking, insurance, utilities and HMOs. These materials are available in Chinese, English, Korean, Tagalog, Russian, Vietnamese and other languages. CA also provides outreach and technical assistance to a national network of 4,500 community-based and government agencies. CA's National Consumer Resource Center (NCRC) distributes free multilingual educational publications that can be browsed online. Community agencies can print them out and distribute them to educate and inform clients of consumer issues.

**Corporation for Enterprise Development (CFED)**  
**[www.cfed.org](http://www.cfed.org)**  
**1-202-408-9788**

CFED's Individual Development Account (IDA) Learning Network is an online connection to IDA practitioners and policymakers as well as a clearinghouse of IDA policy and research information. Resources include a quarterly newsletter, handbooks, introductory information, news articles, access to the IDA list server and list-server archives, latest IDA research, updates of state and federal IDA activity and a searchable archive of IDA programs.

**Debt Counselors of America**  
**[www.getoutofdebt.org](http://www.getoutofdebt.org)**  
**1-800-680-3328**

Debt Counselors of America is a nonprofit organization that helps consumers overcome problem debt by providing educational information, programs, services and support. It features downloadable self-help publications on credit and debt management. The Web site also includes a chat room, the *Get Out of Debt* radio show and articles from *Breaking Debt News*.

**Department of Housing and Urban Development (HUD)**  
**[www.hud.gov](http://www.hud.gov)**  
**1-202-708-1112**

HUD is the federal agency responsible for national policy and programs that address America's housing needs, improve and develop the nation's communities and enforce fair housing laws. In the consumer information section of its Web site, HUD offers consumer tip sheets to avoid fraud, information on home buyers' and borrowers' rights, and resources for potential home buyers, including information on how to work with a realtor, shop for a mortgage and calculate an affordable mortgage.

**Fannie Mae Foundation**  
**[www.fanniemaefoundation.org](http://www.fanniemaefoundation.org)**  
**1-202-274-8000**

The Fannie Mae Foundation creates affordable homeownership and housing opportunities through innovative partnerships and initiatives that build healthy, vibrant communities across the United States. The Foundation provides free, multilingual information on credit, borrowing basics, homeownership and obtaining a loan.

**Federal Deposit Insurance Corporation (FDIC)**

[www.fdic.gov](http://www.fdic.gov)

1-202-393-8400

The FDIC insures deposits at the nation's more than 10,000 banks and savings associations and promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC publishes information on consumer rights via its online quarterly newsletter, pamphlets and handbooks. FDIC maintains a consumer hotline number, 1-800-934-FDIC, for inquiries.

**Federal Reserve System**

[www.federalreserve.gov](http://www.federalreserve.gov)

1-202-452-3200

The Federal Reserve System is the central bank of the United States. It was founded to provide the nation with a safer, more flexible and more stable monetary and financial system. The Federal Reserve Board provides a clearinghouse of consumer publications on banking, finance, protection, homeownership and mortgages, interest rates and loans and credit. The clearinghouse contains publications that can be ordered, online brochures and teaching materials in different formats.

**Federal Trade Commission (FTC)**

[www.ftc.gov](http://www.ftc.gov)

1-202-326-3650

The FTC enforces federal antitrust and consumer protection laws. In addition to carrying out its statutory enforcement responsibilities, the FTC advances the policies underlying Congressional mandates through cost-effective non-enforcement activities, such as consumer education. As part of its consumer education campaign, the FTC maintains an extensive clearinghouse of consumer fact sheets in English and Spanish and lists of rules and acts that protect consumers on topics such as credit, privacy and investments.

**Freddie Mac**

[www.freddiemac.com](http://www.freddiemac.com)

1-703-903-2000

Freddie Mac is a stockholder-owned corporation chartered by Congress to provide funds to mortgage lenders that support homeownership and rental housing. Freddie Mac provides information and tools on credit and homeownership.

**Insurance Education Foundation**

[www.ins-ed-fdn.org](http://www.ins-ed-fdn.org)

1-800-433-4811

The Insurance Education Foundation provides access to insurance-related teaching materials aimed at high school students. The foundation lists descriptions of insurance-related education materials by type of insurance and supplies links to obtain more information.



**National Council on Economic Education (NCEE)**

[www.nationalcouncil.org](http://www.nationalcouncil.org)

NCEE is a nonprofit partnership of leaders in education, business and labor devoted to helping youth to function in a changing global economy. NCEE publishes and distributes books, teacher strategies and resources for teaching economic principles to grades kindergarten through 12.

**National Credit Union Administration (NCUA)**

[www.ncua.gov](http://www.ncua.gov)

1-703-518-6300

NCUA is an independent federal agency that supervises and insures federal credit unions and state-chartered credit unions. It is entirely funded by credit unions and receives no tax dollars. A monthly newsletter, NCUA News (available by print or online), covers news of credit unions around the country and spotlights topics of interest to credit-union members.

**National Endowment for Financial Education (NEFE)**

[www.nefe.org](http://www.nefe.org)

1-303-224-3510

NEFE provides financial-planning education to the general public and creates personal financial education projects and programs with leading national organizations. NEFE created the High School Financial Planning Program to increase the financial literacy of teenagers. NEFE maintains a clearinghouse of financial education curriculum, publications and resources. This clearinghouse can be accessed on its Web site.

**National Foundation for Consumer Credit (NFCC)**

[www.nfcc.org](http://www.nfcc.org)

1-301-589-5600

NFCC is a network of 1,450 nonprofit agencies that provide money-management education; confidential budget, credit and debt counseling; and debt repayment plans for individuals and families. Its Web site has a debt test for individuals and provides information about bankruptcy. Brochures about budgeting, credit and solving debt problems are available from NFCC offices.

**National Institute For Consumer Education (NICE)**

[www.emich.edu/public/coe/nice](http://www.emich.edu/public/coe/nice)

1-734-487-2292

NICE is a professional development center and clearinghouse for consumer, economic and personal finance education for elementary and secondary schoolteachers and adult and community educators. It provides courses, workshops, seminars and conferences; publishes educational materials, teaching guides, newsletters and resource lists; maintains a clearinghouse of videos, teaching guides, software, pamphlets and books; and provides consultant services to organizations, agencies and corporations regarding educational programs and materials. The clearinghouse contains mini-lessons on a range of topics; resource lists for articles, books, Web sites and videos; publications in full text; and fact sheets.

Notes

## **Office of the Comptroller of the Currency (OCC)**

[www.occ.treas.gov](http://www.occ.treas.gov)

1-202-874-5000

The OCC charters, regulates and supervises national banks to ensure a safe, sound and competitive banking system that supports the citizens, communities and economy of the United States. It serves as an outreach resource for banks and their community development partners, and provides technical assistance to organizers of community development financial institutions. The OCC Web site includes materials for consumer education and for professionals working in the fair housing and fair lending fields. A quarterly newsletter is available in print and online.

## **Office of Thrift Supervision (OTS)**

[www.ots.treas.gov](http://www.ots.treas.gov)

1-202-906-6000

OTS's mission is to ensure the safety and soundness of thrift institutions and to support their role as home-mortgage lenders and providers of other community credit and financial services. Its Web site offers research and policy write-ups on community lending topics.

## **One Economy Corporation**

[www.thebeehive.org](http://www.thebeehive.org)

1-202-393-0051

One Economy's mission is to use technology to help low-income people build assets and raise their standard of living. It sponsors an Internet-based portal of information and tools to help low-income people build assets.

## **Domestic Violence and Cultural Resources**

### **Abused Deaf Women's Advocacy Services (ADWAS)**

4738 11th Ave., NE

Seattle, WA 98105

1-206-726-0093 (TTY) Available 24 hours, 7 days a week

1-206-726-0017 — Fax

Sexual Assault Crisis Line: 1-206-236-3134 (TTY)

Available 24 hours, 7 days a week

Domestic Violence Crisis Line: 1-206-236-3134

E-mail: [adwas@adwas.org](mailto:adwas@adwas.org)

[www.adwas.org](http://www.adwas.org)

ADWAS has advocates on staff to assist people who are victims of domestic violence and/or sexual assault and need help. Services are free of charge and available to people who are deaf, deaf-blind or hard of hearing.

**Alianza (National Latino Alliance for the Elimination of Domestic Violence)**

P.O. Box 672, Triborough Station  
New York, NY 10035  
1-646-672-1404 or 1-800-342-9908  
1-646-672-0360 or 1-800-216-2404 — Fax  
inquiry@dvalianza.org  
www.dvalianza.org

Alianza is a group of nationally recognized Latina and Latino advocates, community activists, practitioners, researchers and survivors of domestic violence. They work together to promote understanding, sustain dialogue, and generate solutions to move toward the elimination of domestic violence affecting Latino communities, with an understanding of the sacredness of all relations and communities.

**The Allstate Foundation Domestic Violence Program**

2775 Sanders Road, Suite F4  
Northbrook, IL 60062  
www.econempowerment.org

The Allstate Foundation Domestic Violence Program provides a comprehensive network of services — focused on financial security and financial empowerment — for domestic violence survivors and advocates. Through its partnership with the National Network to End Domestic Violence (NNEDV) Fund and its network of state coalitions, the Program focuses on enabling domestic violence survivors to transition to more stable and financially secure lives. The Program accomplishes this through: direct services, thought leadership and public awareness. A key component of the Program is its financial empowerment curriculum — *Moving Ahead Through Financial Management*.

**American Bar Association Commission on Domestic Violence**

740 15th Street NW, 9th floor  
Washington, DC 20005-1022  
1-202-662-1737  
www.abanet.org/domviol/home.html

The American Bar Association Commission on Domestic Violence provides policies, training materials, legal briefs and sample legal forms relevant to domestic violence legal issues and proceedings.

**American Civil Liberties Union (ACLU)**

www.aclu.org

The ACLU works in courtrooms, legislatures and communities to defend and preserve the individual rights and liberties guaranteed to all people in this country by the Constitution and laws of the United States.

**Asian American Legal Defense and Education Fund (AALDEF)**

99 Hudson Street, 12th floor  
New York, New York 10013  
1-212-966-5932  
1-212-966-4303 — Fax  
info@aaldef.org  
www.aaldef.org

AALDEF was founded by a group of lawyers, law students and community activists who believed that the law should be used as a tool to achieve social and economic justice for Asian Americans and all Americans.

Notes

**Asian and Pacific Islander Institute on Domestic Violence**

450 Sutter Street, Suite 600  
San Francisco, California 94108  
1-415-954-9988, ext. 315  
1-415-954-9999 — Fax  
[apidvinstitute@apiahf.org](mailto:apidvinstitute@apiahf.org)

The Asian and Pacific Islander Institute on Domestic Violence’s mission is to eliminate domestic violence in Asian and Pacific Islander communities by increasing awareness about the extent and depth of the problem; making culturally specific issues visible; strengthening community models of prevention and intervention; identifying and expanding resources; informing and promoting research and policy; and deepening understanding and analysis of the issues surrounding violence against women.

**ASISTA**

515 28th Street  
Des Moines, IA 50312  
1-515-244-2469  
[questions@asistaonline.org](mailto:questions@asistaonline.org)

ASISTA is a collaboration between four nationally recognized legal experts who work to provide comprehensive and cutting-edge technical assistance at the intersection of immigration and domestic violence law. Its purpose is to centralize, enhance and expand immigration assistance to frontline advocates and attorneys who provide legal assistance to immigrant victims.

**Coalition Against Trafficking in Women (CATW)**

[www.catwinternational.org](http://www.catwinternational.org)

CATW is a non-governmental organization that promotes women’s human rights by working internationally to combat sexual exploitation in all its forms. It was the first international non-governmental organization to focus on human trafficking, especially sex trafficking of women and girls.

**FaithTrust Institute**

2400 N. 45th Street, #10  
Seattle, WA 98103  
1-206-634-1903  
1-206-634-0115 - Fax  
[www.faithtrustinstitute.org](http://www.faithtrustinstitute.org)

The FaithTrust Institute (previously named the Center for the Prevention of Sexual and Domestic Violence) provides training and educational resources for clergy, lay leaders, seminary faculty, chaplains, policy makers of religious institutions, and community advocates on the faith aspects of sexual and domestic violence.

**Family Violence Prevention Fund**  
383 Rhode Island Street, Suite 304  
San Francisco, CA 94103-5133  
1-415-252-8900  
[www.endabuse.org](http://www.endabuse.org)

The Family Violence Prevention Fund is a national organization focused on the prevention of domestic violence. It offers programs focused on men and youth, promotes leadership within communities to ensure that violence prevention efforts become self-sustaining and transform the way health care providers, police, judges, employers and others address violence.

**INCITE! Women of Color Against Violence**  
P.O. Box 23921  
Oakland, CA 94623  
1-484-932-3166  
[incite\\_national@yahoo.com](mailto:incite_national@yahoo.com)  
[www.incite-national.org](http://www.incite-national.org)

INCITE! Women of Color Against Violence is a national activist organization of radical feminists of color advancing a movement to end violence against women of color and their communities through direct action, critical dialogue and grassroots organizing.

**Institute on Domestic Violence in the African American Community**  
University of Minnesota, School of Social Work  
290 Peters Hall  
1404 Gortner Avenue  
St. Paul, MN 55108-6142  
1-612-624-5357  
1-877-643-8222 — Toll free  
1612-624-9201 — Fax  
[nidvaac@che.umn.edu](mailto:nidvaac@che.umn.edu)

The Institute on Domestic Violence in the African American Community provides a vehicle for scholars, practitioners and observers of family violence in the African American community to share their perspectives through (1) research, (2) examination of service delivery and intervention mechanisms, and (3) identification of appropriate and effective responses to prevent/reduce family violence.

**Jewish Women International (JWI)**  
2000 M Street NW, Suite 720  
Washington, DC 20036  
1-202-857-1300 or 1-800 343-2823  
1-202-857-1380 — Fax  
[www.jewishwomen.org](http://www.jewishwomen.org)

Jewish Women International is a community of women joining hands, hearts and minds to break the cycle of family violence in the U.S., Israel and around the world.

Notes

**Legal Momentum Immigrant Women Program**

1522 K Street NW, Suite 550

Washington, DC 20005

1-202-326-0040

1-202-589-0511 — Fax

[iwp@legalmomentum.org](mailto:iwp@legalmomentum.org)

Legal Momentum houses the Immigrant Women Program (IWP) that strives to protect and expand the rights of immigrant women and their children. Its initial focus is the creation of a legal, institutional and policy framework that allows battered immigrant women to end the destructive role that domestic violence plays in their lives, and allow all immigrant women to achieve economic self-sufficiency. IWP has an online resource directory that can help advocates find local resources for immigrant women.

**National Association for the Advancement of Colored People (NAACP)**

4805 Mt. Hope Drive

Baltimore, MD 21215

1-877-NAACP-98

NAACP 24-hour hotline: 1-410-521-4939

The mission of the National Association for the Advancement of Colored People is to ensure the political, educational, social and economic equality of rights of all persons and to eliminate racial hatred and racial discrimination.

**National Center on Domestic and Sexual Violence (NCDSV)**

[www.ncdsv.org](http://www.ncdsv.org)

The National Center on Domestic and Sexual Violence provides training, consulting and advocacy. It promotes community collaboration as the model approach to problem solving for domestic and sexual violence issues at the local, state, regional and national levels. The National Center also collaborates with law enforcement, legal system agencies, advocacy organizations, social service agencies, the military and other community entities to integrate efforts to end domestic and sexual violence.

**National Clearinghouse for the Defense of Battered Women**

125 S. 9th Street, Suite 302

Philadelphia, PA 19107

1-215-351-0010

1-215-351-0779 — Fax

The National Clearinghouse assists battered women who, in response to their victimization, end up in conflict with the law. It provides technical assistance, support, resources, networking and training to help battered women who are forced to defend themselves when faced with life-threatening violence from their abusers.

**National Clearinghouse on Abuse in Later Life**

**Wisconsin Coalition Against Domestic Violence**

307 South Paterson Street, Suite 1

Madison, WI 53703

1-608-255-0539

The National Clearinghouse on Abuse in Later Life provides technical assistance, training, resources and networking on abuse of older adults and adults with disabilities.

**National Coalition Against Domestic Violence (NCADV)**

P.O. Box 18749  
Denver, CO 80218-0749  
1-303-839-1852  
[www.ncadv.org](http://www.ncadv.org)

NCADV offers coalition-building, support for community-based programs for battered women and their children, public education, technical assistance, policy development, organizational leadership of traditionally underrepresented groups, and social change work to end violence against women.

**National Coalition of Anti-Violence Programs (NCAVP)**

240 West 35th Street, Suite 200  
New York, NY 10001  
1-212-714-1141  
[www.ncavp.org](http://www.ncavp.org)

NCAVP addresses the pervasive problem of violence committed against and within the lesbian, gay, bisexual, transgender (LGBT) and HIV-affected communities.

**National Council of Jewish Women**

53 West 23rd Street, 6th floor  
New York, NY 10010-4204  
1-212-645-4048  
1-212-645-7466  
[action@ncjw.org](mailto:action@ncjw.org)  
[www.ncjw.org](http://www.ncjw.org)

The National Council of Jewish Women is a volunteer organization that takes a progressive stance on issues such as child welfare, women's rights and reproductive freedom.

**National Council of La Raza (NCLR)**

1126 16th Street NW  
Washington, DC 20036  
1-202-785-1670  
1-202-776-1792 — Fax  
[www.nclr.org](http://www.nclr.org)

NCLR — the largest national Hispanic civil rights and advocacy organization in the United States — works to improve opportunities for Hispanic Americans. To achieve its mission, NCLR conducts applied research, policy analysis and advocacy. It provides a Latino perspective in five key areas — assets/investments, civil rights/immigration, education, employment and economic status and health.

## Notes

### **National Domestic Violence Hotline**

1-800-799-7233 (SAFE) or 1-800-787-3224 (TTY)

[www.ndvh.org](http://www.ndvh.org)

The National Domestic Violence Hotline services include:

- Crisis intervention, safety planning, information about domestic violence and referrals to local service providers;
- Direct connection to domestic violence resources available in the caller's area provided by a hotline advocate;
- Assistance in both English and Spanish with hotline advocates also having access to more than 140 different languages through interpreter services.

### **National Electronic Network on Violence Against Women (VAWnet)**

#### **National Resource Center on Domestic Violence**

6400 Flank Drive, Suite 1300

Harrisburg, PA 17112-2791

1-800-537-2238

1-800-553-2508 — TTY

[www.vawnet.org](http://www.vawnet.org)

Online resources on sexual and domestic violence providing advocates with domestic violence and sexual violence statistics, training manuals, public policy updates and ally-building tools.

### **National Health Resource Center on Domestic Violence**

383 Rhode Island Street, Suite 304

San Francisco, CA 94103-5133

1-888-Rx-ABUSE (792-2873)

[www.endabuse.org/health](http://www.endabuse.org/health)

Provides resource and training materials, clinical tools, technical assistance, information and referrals, training and models for local, state and national health policy-making for those interested in improving healthcare's response to domestic violence.

### **National Immigration Law Center (NILC)**

3435 Wilshire Blvd., Suite 2850

Los Angeles, CA 90010

1-213-639-3900

1-213-639-3911- Fax

1101 14th St., N.W., Suite 410

Washington, D.C. 20005

1-202-216-0261

1-202-216-0266 - Fax

[www.nilc.org](http://www.nilc.org)

The NILC is dedicated to protecting and promoting the rights of low-income immigrants and their family members. It is a leading expert on immigration, public benefits and employment laws affecting immigrants and refugees. NILC's extensive knowledge of the complex interplay between immigrants' legal status and their rights under U.S. laws is an essential resource for legal aid programs, community groups and social service agencies across the country. The NILC Web site includes tables and charts of public benefits eligibility both for federal benefits as well as state benefits.

**National Latina/o Lesbian, Gay, Bisexual and Transgender Organization**

1420 K Street NW, Suite 400

Washington, DC 20005

1-202-408.5380

1-202-408.8478 — Fax

LLEGÓ, the National Latina/o Lesbian, Gay, Bisexual and Transgender Organization, is the only national nonprofit organization devoted to representing Latina/o lesbian, gay, bisexual and transgender (LGBT) communities and addressing their needs regarding an array of social issues ranging from civil rights and social justice to health and human services.

**National Network to End Domestic Violence (NNEDV)**

2001 S Street NW, Suite 400

Washington, DC 20009

1-202-543-5566

1-202-543-5626 — Fax

[www.nnedv.org](http://www.nnedv.org)

NNEDV is a 501 (c)(3) tax-exempt social change organization representing state domestic violence coalitions. The NNEDV Fund is dedicated to creating a social, political, and economic environment in which violence against women no longer exists.

**National Resource Center on Domestic Violence**

1-800-537-2238

[www.nrcdv.org](http://www.nrcdv.org)

The National Resource Center on Domestic Violence is operated by the Pennsylvania Coalition Against Domestic Violence and provides information and resources, policy development, and technical assistance designed to enhance community response to and prevention of domestic violence.

**National Teen Dating Abuse Helpline**

1-866-331-9474 or 1-866-331-8453 (TTY)

[www.loveisrespect.org](http://www.loveisrespect.org)

The National Teen Dating Abuse Helpline is a community where you can find support and information to understand dating abuse. The Texas Council on Family Violence operates the helpline.

**National Tribal Justice Resource Center**

4410 Arapahoe Ave, Suite 135

Boulder, CO 80303

1-303-245-0786

1-877-97NTJRC

[mail@tribalresourcecenter.org](mailto:mail@tribalresourcecenter.org)[www.tribalresourcecenter.org](http://www.tribalresourcecenter.org)

The National Tribal Justice Resource Center is dedicated to tribal justice systems, personnel and tribal law. It is the central clearinghouse for information for Native American and Alaska Native tribal courts, providing both technical assistance and resources for the development and enhancement of tribal justice system personnel. Programs and services developed by the Resource Center are offered to all tribal justice system personnel, whether working with formalized tribal courts or with tradition-based tribal dispute resolution forums.

**Resource Center on Domestic Violence: Child Protection and Custody**  
P.O. Box 8970

Reno, NV 89507  
1-800-52-PEACE (527-3223)

[www.nationalcouncilfvd.org](http://www.nationalcouncilfvd.org)

The Resource Center on Domestic Violence: Child Protection and Custody provides information, materials, consultation and technical assistance related to child protection and custody within the context of domestic violence.

**Sacred Circle**

**National Resource Center to End Violence Against Native Women**

722 Saint Joseph Street

Rapid City, SD 57701

1-605-341-2050

[scircle@sacred-circle.com](mailto:scircle@sacred-circle.com)

[www.sacred-circle.com](http://www.sacred-circle.com)

Sacred Circle, National Resource Center to End Violence Against Native Women, provides training, consultation and technical assistance to Indian nations, tribal organizations, law enforcement agencies, prosecutors and courts to address the safety needs of native women who are battered, raped and stalked. Sacred Circle is operated by Cangleska, Inc. of the Oglala Sioux Tribe at the Pine Ridge Indian Reservation in South Dakota. It provides resource information and materials, technical assistance and consultation to tribes, tribal organizations and other individuals and entities seeking to assist tribes and tribal organizations within the context of domestic violence.

**Wider Opportunities for Women (WOW)**

1001 Connecticut Avenue NW, Suite 930

Washington, DC 20036

1-202-464-1596

1-202-464-1660 — Fax

[info@WOWonline.org](mailto:info@WOWonline.org)

[www.wowonline.org](http://www.wowonline.org)

WOW is committed to increasing women's and girls' access to well-paid work. It is recognized for its skills-training models, technical assistance and advocacy for women workers. It has helped women learn to earn, with programs emphasizing literacy, technical and nontraditional skills, welfare-to-work transition and career development.





**Presented by**

The Allstate Foundation and The National Network to End Domestic Violence Fund

[www.econempowerment.org](http://www.econempowerment.org)

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