



Presented by

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

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L4515-1

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**Financial Strategies
for Immigrant and
Refugee Women**

*Moving Ahead Through
Financial Management*





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Whether a survivor¹ of domestic violence is struggling to eat, find a safe place to live, hold a job, achieve academic goals, support children or other family members, seek asylum from cruelty, rebuild life after an identity change, protect assets or overcome identity theft, the *Moving Ahead Through Financial Management* curriculum can help.

Domestic violence survivors deserve access to housing, jobs and economic resources for themselves and their families, whether they leave abusive relationships or remain in them. This curriculum recognizes that each survivor is the most-informed expert on her individual experience, and is able to make appropriate decisions, if she has the information she needs.

Every strategy, safety-planning tip and story within this curriculum is designed to help survivors navigate the complex challenges they will encounter. It informs them of possible choices and helps them locate assistance.

It also identifies community resources to help domestic violence survivors build financially independent lives. This may include domestic violence programs that partner with employment agencies, workforce development programs and professional associations to help survivors enhance their skills, find jobs, build careers and explore opportunities within non-traditional job markets, as well as community organizations that work with local banks and foundations to create accounts to help survivors save money for education, to develop a business or to buy a home.

The focus of the *Moving Ahead Through Financial Management* curriculum is on women, because women represent the majority of domestic violence victims.

- According to a study by the U.S. Department of Justice on intimate partner violence, female victims of domestic violence represent 85 percent of reported cases.²
- Women are 90-95 percent more likely to suffer domestic violence than men.³
- Research confirms that men are the primary perpetrators of abuse, with three million women being physically abused by their husbands or boyfriends each year.⁴

¹ Survivor is defined as an individual who has experienced verbal, financial, emotional, and physical abuse or sexual violence.

² Bureau of Justice Statistics Crime Data Brief, *Intimate Partner Violence*, 1993-2001, February 2003.

³ United States Department of Justice, *Intimate Partner Violence*, 2000.

⁴ The Commonwealth Fund, *Health Concerns Across a Woman's Lifetime: 1998 Survey of Women's Health*, May 1999.



Introduction

In recognition of these statistics and the impact of domestic violence on women, feminine pronouns are used throughout the curriculum when referring to survivors of domestic violence; masculine pronouns are used when referring to perpetrators.

It is important to note, however, that domestic violence is not confined to heterosexual relationships, nor are men always the perpetrators. In fact, domestic violence occurs in same-sex as well as heterosexual relationships, and the violence can be woman-to-woman, man-to-man, woman-to-man, or man-to-woman. The use of gender-specific pronouns in this guidebook is not meant to discount the experiences of any survivor in any way.

What are the goals of the curriculum?

The curriculum was developed to provide survivors with:

- Information and strategies to address the complex financial and safety challenges of ending a financial relationship with an abuser;
- Safety-planning tips;
- Resources and strategies for working through the quality-of-life changes one may encounter when fleeing abuse;
- Strategies to work through financial and safety challenges after an identity or name change, and an abusive partner's misuse of the survivor's personal financial records;
- Financial fundamentals and basic steps to building a strong financial base, including budgeting, saving, building credit, managing debt and working with creditors;
- Long-term financial planning that includes credit repair, asset protection, investing and retirement and estate planning;
- Financial empowerment strategies, including individual development accounts, micro-enterprise development programs and emergency assistance funds; and
- Information regarding the diverse perspectives and experiences of survivors, including women with children, women of color, immigrant and refugee women, women with disabilities, women with little or no income and women from affluent backgrounds.

How is the curriculum structured?

The *Moving Ahead Through Financial Management* curriculum offers a range of information—from basic money and financial management principles to advanced financial planning.

It is divided into five financial empowerment guidebooks that (1) reflect the life phases survivors may move through while seeking assistance, and (2) recognize their diverse needs.

Each guidebook includes:

Overview

A brief description of the guidebook's contents

Stories of survival

Examples that may be similar to a survivor's own situation

Financial planning information

Information about key financial issues

Information and strategies for survivors

Information that links financial strategies with domestic violence issues and safety-planning strategies

Strategies for moving ahead

A summary of guidelines for the *Moving Ahead Through Financial Management* curriculum

Glossary

Terms related to violence against women, as well as financial terms



Overview of *Moving Ahead Through Financial Management* curriculum

Financial empowerment guidebooks

Guidebook 1: *Financial Abuse, Relationships and Diverse Perspectives*

Guidebook 2: *Financial Fundamentals*

Guidebook 3: *Building a Financial Base*

Guidebook 4: *Creating Long-Term Financial Success*

Guidebook 5: *Financial Strategies for Immigrant and Refugee Women*

Additional curriculum tools

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

- The Survivor Workbook, which includes the Getting Started Guide: Financial Action Strategies for Success, interactive worksheets and financial action plans.
- Accessing Resources and Public Benefits Form
- Brochures
- Resource CD

These tools were created to help survivors identify the individualized assistance they may require.

Advocates are encouraged to use these supplements in one-on-one sessions with survivors and when working with small groups.

Moving Ahead Through Financial Management Survivor Workbook

The Survivor Workbook contains interactive worksheets that will help domestic violence survivors gain an understanding of their financial fears, define their financial success, set financial goals, complete an analysis of their current financial situation and understand important actions they need to take to build long-term financial independence. The workbook is intended to be used over a one-year period. Domestic violence survivors are encouraged to use this workbook in conjunction with the *Moving Ahead Through Financial Management* guidebooks 1-5.

Getting Started Guide: Financial Action Strategies for Success

Included in the Survivor Workbook, this guide is an easy-to-navigate list of information, action steps and strategies that address financial challenges. It includes information on how to manage credit, navigate community resources and plan for financial safety.

Accessing Resources and Public Benefits Form

This form provides a template for specific contact information for community resources, including housing, food pantries and social services departments. This form can be found on the *Moving Ahead Through Financial Management* Resource CD.

Brochures

The *Moving Ahead Through Financial Management* series also includes four brochures focused on the following topics:

- Ending a Financial Relationship with an Abusive Partner
- Credit and Credit Repair
- Navigating Community Resources
- Using Calculators

These brochures are designed to provide domestic violence survivors with basic information and important action options. They are included with every complete set of the *Moving Ahead Through Financial Management* curriculum.

Resource CD

Includes electronic files of all curriculum components.

Strategies to help advocates determine where to start

1. Ask the survivor to make a list of her top three needs.
2. Ask the survivor to make a list of her top two financial concerns.
3. Review the Getting Started Guide: Financial Action Strategies for Success found in the Survivor Workbook.
4. Review the Personal Financial Safety-Planning Strategies information.

NOTE: *A personal financial journal can help survivors track progress as they go through the Moving Ahead Through Financial Management curriculum and document their achievements. This journal can also help them decide which curriculum guidebook(s) to review.*



Strategies for survivors who are using the curriculum

Women using this curriculum come from varying financial situations. Some have little or no income, while others have personal assets or sizable personal wealth.

The *Moving Ahead Through Financial Management* curriculum is a series of financial empowerment guidebooks and resource materials designed to help you. You may not need to review each guidebook in the curriculum. Instead, use only the information or strategies you need. Talk with your advocate to determine which guidebook(s) or resource materials best address your goals.

And don't expect to get through the entire curriculum in one session! Take your time. There's a lot of material, and you'll need to take breaks.

What are the limitations of this curriculum?

Many political, social and cultural beliefs influence views about how money is discussed, used and valued, and these beliefs may define "economic independence." Not everyone has the same ideals or measurement criteria. This curriculum cannot reflect all beliefs, but it attempts to address a range of value systems.

It also offers lists and strategies to raise awareness of community resources. However, bias and discrimination due to race, ethnicity, class, gender, religion, sexual orientation or physical ability may unjustly affect the accessibility of resources for some individuals. In addition, an individual's political or legal status in the United States may impact the accessibility of resources for those in need of support.

This guidebook is intended to serve as a general guide of financial principles and strategies. It is not intended to address individual financial or safety issues. If you have individual needs or concerns, please consider contacting a local or national domestic violence program to discuss your specific needs and/or to obtain a referral to a professional who can assist you.

Conclusion

Financial planning and management are life-long processes. Surviving from day to day, struggling to make ends meet, escaping abuse and starting over may be frightening. But trust in your right to be safe and understand that change is possible.

Only you can decide the best pace to pursue change. Trained advocates, community-based organizations, culturally specific organizations and financial institutions are available to support you and advocate on your behalf. You are not alone. If you have any questions or need a fuller explanation of the information in this curriculum, ask questions or contact a domestic violence advocate or the National Domestic Violence Hotline at 1-800-799-7233 (SAFE) or the National Network to End Domestic Violence at 1-202-543-5566.

Survivor strategies for moving ahead

- Make a list of your top three needs.
- Make a list of your top two financial concerns.
- Review the Getting Started Guide: Financial Action Strategies for Success materials.
- Keep a financial journal as you go through the *Moving Ahead Through Financial Management* curriculum and document your achievements. This journal can help you decide which guidebook(s) to review.
- Talk to your advocate about your needs and concerns and get suggestions about which guidebook(s) or resource materials will be most helpful to you.



Purpose of this guidebook

This guidebook covers issues that affect abused immigrant and refugee women. These women often face more obstacles, safety issues and safety challenges than other abused women, including cultural misunderstandings and misinformation about immigration law and access to public benefits.

Immigrant and refugee women desperately need access to information about community resources that are available and how they can access existing support systems.

Key topics include:

- How financial abuse impacts immigrant and refugee women
- Community resources and public benefits available to abused immigrant and refugee women
- Contact information for national resources that are available to abused immigrant and refugee women
- Barriers, challenges and response strategies that abused immigrant and refugee women face



Stories of survival...

Seema, a well-educated immigrant from India, came to the United States to marry her husband and live with his family.

Her marriage was arranged, according to cultural traditions, so she did not know her husband before she arrived in the United States. Upon her arrival, he seized all of her identification and other documentation and hid them from her.

For six years, he and his mother abused Seema physically and emotionally. She and her two young children finally left him and his family. They are now trying to rebuild their lives, but she is unable to make ends meet.

Seema has a nursing degree and worked at Apollo Hospital in Delhi, India's most prestigious hospital, but her degree is not transferable and is not recognized in the U.S.

She now works double shifts at a retail store, but doesn't make enough money to cover the basics, such as childcare, rent and food.

If your situation is similar to Seema's in any way, read this section to learn about your legal rights, national immigration advocacy resources and community resources.



This section addresses financial strategies for abused immigrant and refugee women. Review the list of issues included in this guidebook, paying special attention to the issues that most concern you.

- How financial abuse impacts immigrant and refugee women
- Community resources and public benefits
- Resource organizations

How financial abuse impacts immigrant and refugee women

Your political, social and cultural beliefs influence your views about how money is discussed, used and valued. These beliefs shape the way you define “economic independence.” Likewise, your personal experiences, the presence of abuse or violence in your relationship, and the information your partner shares with you shape that definition.

Financial abuse is common in many abusive relationships. However, your partner may be using your immigration status to control you and to abuse you emotionally and physically. This is not uncommon. Your partner may also be providing misinformation about your legal rights and your ability, as a woman, to access services and obtain financial resources.

This financial abuse may include:

- Forcing a woman who does not have a work permit to work illegally;
- Threatening to report a woman to immigration authorities if she works “under the table;”
- Forbidding or preventing a woman from learning to speak English;
- Preventing a woman from obtaining job-training or going to school;
- Taking money that a woman plans to send back to her family;
- Withholding money that her family sends to her;
- Forcing a woman to sign papers that she doesn’t understand because they are in English;
- Hiding or destroying a woman’s important papers, including birth certificate, passport, visa, etc.;
- Controlling how money is spent;
- Withholding money;
- Withholding basic living resources, medication or food;
- Preventing a woman from holding a job or earning and saving money;
- Stealing her identity, money or property.



Financial Planning

Abused immigrant and refugee women may face significant financial and life challenges when they leave an abusive relationship. These may include:

- Ruined credit or credit problems
- Deportation fears
- Financial fears
- Limited access to financial resources
- Debt
- Loss of property
- Insecurities about skills
- Limited knowledge about how to use banks, credit unions or financial planners
- Limited eligibility for community resources or public benefits
- Language barriers

Signs of financial abuse

Does your partner:

- Steal money from you or your family?
- Make you feel as though you don't have a right to know any details about money or household resources?
- Make financial decisions that affect you or the family without consulting or reaching agreement with you?
- Refuse to include you in important meetings with banks, financial planners or retirement specialists?
- Prevent or forbid you to work or attend school or skill-training sessions?
- Overuse your credit cards or refuse to pay the bills (thus ruining your credit)?
- Prevent you from owning or using credit cards or bankcards?
- Withhold physical resources, including food, clothes, necessary medications or shelter from you?
- Force you to work in a family business for little or no pay?
- Refuse to work to help support the family?
- Interfere with work performance through harassing and monitoring activities like frequent telephone calls or visits to your workplace?
- Force you to turn over your benefit payments?
- Force you to cash in, sell or sign over any financial assets or inheritance (e.g., bonds, stock or property)?
- Force you to agree to durable power-of-attorney so he can sign legal documents without your knowledge?



Community resources and public benefits available to abused immigrant and refugee women

Complex application procedures may deter immigrant or refugee women from applying for — and receiving — welfare benefits. However, many women are eligible to receive public benefits when it is necessary to protect their lives and safety.

In fact, federal laws prohibit certain service providers from discriminating on the basis of national origin and require them to provide services without regard to immigration status. Programs that turn away undocumented abused immigrant and refugee women can actually be charged with discrimination, if they violate the federal law. They may also lose federal funding.

The following programs, provided by community-based agencies, are open to all people — even undocumented immigrants — without regard to immigration status:⁵

- Crisis counseling and intervention programs
- Services and assistance related to child protection
- Adult protective services
- Violence and abuse prevention
- Services to victims of domestic violence or other criminal activity
- Treatment of mental illness or substance abuse
- Short-term shelter or housing assistance for the homeless, victims of domestic violence and runaway, abused or abandoned children
- Programs to help individuals during periods of adverse weather
- Soup kitchens
- Community food banks
- Nutrition programs and services for senior citizens requiring additional assistance

- Medical, public-health, mental-health or substance-abuse assistance necessary to protect life and safety
- Activities designed to protect the life and safety of workers, children or community residents
- Nutrition programs and services for senior citizens requiring additional assistance

English as a Second Language (ESL) Classes

English as a Second language (ESL) classes teach English to adults who do not speak, read or write English. These classes can be found in communities across the country. Some of these classes may be free of cost and others might charge registration or tuition fees. You can find out more about ESL classes in your community by researching the following resources:

- Public library
- Community or recreation centers
- Community-based organization
- Adult education programs
- Immigrant or refugee advocacy organizations

You can also find out more about ESL classes in your community by contacting Pro-Literacy Worldwide:

www.proliteracy.org
1-888-528-2224

NOTE: Abused immigrant and refugee women — regardless of their immigration status — have the right to access government-funded domestic violence shelters and services.

Certain public benefits, including Temporary Assistance for Needy Families, food stamps, Supplemental Security Income and Medicaid have complex eligibility requirements relating to immigration status and date of entrance into the U.S. These requirements vary from state to state. For more information, contact a local immigrant community services organization.

IMPORTANT: Laws regarding an abused immigrant woman’s access to resources are complex. Before you contact immigration authorities, discuss your options with an advocate at a local domestic violence program, national abused women’s organization or an attorney. If you do not know how to reach them, call the National Domestic Violence Hotline, 1-800-729-7233 (SAFE).

⁵ AG Order No. 2049-96, 61 Fed. Reg. 45,985 (Aug. 30, 1996)



Financial Planning

National Resource Organizations

The following organizations provide free, confidential support to abused immigrant and refugee women.

RESOURCE	CONTACT INFORMATION	DESCRIPTION
Legal Momentum Immigrant and Refugee Women Program	1522 K Street, NW Suite 550 Washington, D.C. 20005 Tel: 1-202-326-0040 Tel: 1-202-589-0511 iwp@legalmomentum.org	Legal Momentum runs the Immigrant and Refugee Women Program (IWP), which works to protect and expand the rights of immigrant and refugee women and their children. The initial focus of IWP is the creation of a legal, institutional and policy framework that allows abused immigrant and refugee women to end the destructive role that domestic violence plays in their lives and allows all immigrant and refugee women to achieve economic self-sufficiency. IWP has an online resource directory that can assist in finding local resources for battered immigrant and refugee women.
National Immigration Law Center (NILC)	Los Angeles Office National Headquarters 3435 Wilshire Blvd. Suite 2850, Los Angeles, CA 90010 Tel: 1-213-639-3900 Fax: 1-213-639-3911 Washington, D.C. Office 1101 14th St., NW Suite 410 Washington, D.C. 20005 Tel: 1-213-639-3900 Fax: 1-213-639-3911 www.nilc.org	The NILC is dedicated to protecting and promoting the rights of low-income immigrants and their family members. In the past 20 years, NILC has earned a national reputation for expertise in immigration, public benefits and employment laws affecting immigrants and refugees. NILC's extensive knowledge of the 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 public benefits eligibility requirements for both federal and state benefits
ASISTA	515 28th Street Des Moines, IA 50312 Tel: 1-515-244-2469 questions@asistaonline.org	ASISTA is 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

For additional information, call the National Domestic Violence Hotline at 1-800-729-7233 (SAFE) or the National Network to End Domestic Violence at 1-202-543-5566.



This section includes information to overcome barriers that abused immigrant and refugee women face, as well as strategies to respond to these obstacles. Review the list of issues included in this section, paying special attention to those that concern you most.

- Barriers and challenges
- Protections available in the U.S.
- Challenges and response strategies to overcome common barriers
- Safety-planning tips
- Important information to collect

Barriers and challenges

Abused immigrant and refugee women in abusive relationships may have been denied access to money, prevented from getting a job and prohibited from making financial decisions. With no experience managing financial resources or interacting with financial institutions, these women often feel insecure about their financial-management skills. They may also be unfamiliar with U.S. currency and exchange rates.

In addition, many immigrant and refugee women are unaware of protections offered by the U.S. civil and criminal legal systems and do not know how to access public benefits. They are afraid to reach out for support. They often mistrust these systems and think they will be deported and lose their children if they access these systems. These fears are compounded by language and communication challenges.

Protections available in the U.S.

Immigrant and refugee women may find it difficult to obtain accurate information about U.S. laws, processes and politics.

However, immigrant and refugee women can file for protection orders, and their partners can be ordered to pay child support.

To learn more about the U.S. legal system, contact the National Domestic Violence Hotline at 1-800-799-7233 (SAFE) or a national immigrant and refugee women's organization. These organizations offer trained advocates who can help you navigate U.S. legal systems at no cost to you.⁶

Resources available to abused immigrant and refugee women in the U.S. include:

- **Protection orders** — Protection orders are available regardless of immigration status. They can serve as evidence for abused women who are seeking legal immigration status. Attorneys or specially trained domestic violence advocates are most successful in obtaining protection orders.
- **Abusive partners who violate protection orders may affect their own immigration status.** For more information about protection orders for abused immigrant and refugee women, refer to *Breaking Barriers*, a guide produced by the Legal Momentum's Immigrant and Refugee Women Program.
- **Divorce** — Abused immigrant and refugee women may be unaware that they are eligible to file for divorce in the U.S. In some countries, this privilege is reserved for men. Some immigrant and refugee women also fear that divorce will adversely affect their ability to obtain immigration relief, since they must file Violence Against Women Act self-petitions within two years of the date of divorce. In addition, even if they are documented, some abused immigrant and refugee women also fear that they will be deported if they access the U.S. legal system.
- **Access to immigration relief** — The Violence Against Women Act offers options for relief and support to abused immigrant and refugee women. Documented and undocumented immigrants who are abused by a spouse or parent who is a U.S. citizen or lawful permanent resident can apply for some public benefits after filing a Violence Against Women Act self-petition or I-130 family-based visa petition.

⁶ Consult the *Moving Ahead Through Financial Management* Directory of National Organizations for more information.

Did you know...

There are specific resources that help immigrants learn more about their financial rights. The National Consumer Law Center's Guide to Consumer Rights for Immigrants can be ordered by calling 1-617-532-8089, emailing publications@nclc.org or going to www.consumerlaw.org



Violence Against Women Act (VAWA)

Relief options for abused immigrant and refugee women

Abused immigrant and refugee women can self-petition for permanent status.

This two-step process requires abused immigrant and refugee women to file a Violence Against Women Act self-petition with U.S. Citizenship and Immigration Services and wait for approval. Then they must apply for lawful permanent residency status with the local U.S. Citizenship and Immigration Services district office.

Note: The petitioner must be married to an abuser who is a U.S. citizen or lawful permanent resident.

Abused immigrant and refugee women can claim domestic violence as a defense against deportation.

This option can only be sought if the abused immigrant woman is involved in deportation/removal proceedings. Petitioners may file if they are the abused spouse or former spouse of a U.S. citizen or resident; abused child or former stepchild of a U.S. citizen or resident; or the parent of a child who is abused by the child's other parent, who is a U.S. citizen or resident.

Abused immigrant and refugee women can apply for a U-visa.

The U visa was created by the Victims of Trafficking and Violence Prevention Act in October 2000. It is available to non-citizens who:

- Have suffered significant physical or mental abuse resulting from a wide variety of criminal activity;
- Have been helpful, are being helpful or are expected to be helpful with the investigation or prosecution of the crime;

The U visa provides eligible immigrants with an authorized stay in the U.S. and employment authorization.

Note: The abused immigrant woman need not have any relationship with the person who committed the crime. This option requires cooperation with law enforcement.



Information and Strategies for Survivors

Violence Against Women Act self-petition⁷ information

The Violence Against Women Act self-petition process is extremely complicated and time consuming. Do not attempt to file these papers on your own. Ask an advocate and immigration attorney to support you through this process.

The Violence Against Women Act contains provisions that allow abused immigrant and refugee women to flee violent marriages without being deported. Violence Against Women Act provides abused immigrant and refugee women with three forms of relief:

1. Allows them to file petitions on their own behalf;
2. Addresses the cancellation-of-removal relief, as it applies;
3. Clarifies that immigration authorities must accept “any credible evidence” submitted by an abused immigrant who is filing a self-petition or requesting a “battered-spouse waiver,” if her abusive partner has filed immigration papers on her behalf.

These provisions protect immigrant and refugee women and children whose abusive partners attempt to use immigrant status to inflict physical, mental, emotional and/or economic abuse.

Violence Against Women Act self-petition process

Obtaining lawful permanent residency status (green card) through Violence Against Women Act is a two-step process. First, the applicant must have the self-petition approved by the Immigration and Naturalization Service (INS). Second, she must apply for permanent residence through the adjustment-of-status process or consular process.

Self-petitioners must complete INS form I-360 (Petition for American Widow or Special Immigrant) with supporting documentation. The filing fee for this form is approximately \$80. Self-petitioners may also file a waiver of fees.

When a self-petition is approved, the spouse or child of a U.S. citizen is immediately eligible to receive a green card. She may file INS form I-485 (Application for Adjustment of Status) with a copy of her approved self-petition with the INS District Office responsible for her jurisdiction. The filing fee for the I-485 is approximately \$220.

⁷ This information was adapted from *Nowhere to Turn* by Leslye Orloff.

Violence Against Women Act self-petition requirements

Requirement 1 — Spouse or child of abuser at the time of filing the self-petition

A self-petitioner must demonstrate that she is the legal spouse or child of a citizen or lawful permanent resident of the U.S. with documents such as a marriage certificate, love letters, etc.

Requirement 2 — Self-petitioner’s spouse or parent is a U.S. citizen or lawful permanent resident

The self-petitioner must demonstrate that the abuser was a U.S. citizen or lawful permanent resident at the time the petition was filed.

Requirement 3 — Self-petitioners reside in the U.S. with the U.S. citizen or lawful permanent resident

Requirement 4 — Self-petitioners must have resided in the U.S. with the U.S. citizen or lawful permanent resident in the past.

Requirement 5 — Battery or extreme cruelty

The immigrant woman must prove that she was subjected to extreme cruelty by her partner (or parent if the victim is a child), or that she is the parent of a child who has been subjected to extreme cruelty by the child’s other parent or stepparent. The statutory definition of these terms includes rape, molestation, forced prostitution and incest (if the victim is a minor). A self-petitioner who has suffered no physical abuse may also be eligible for immigration benefits under the Violence Against Women Act as the definition applies to claims of mental cruelty, as well as physical abuse.

Requirement 6 — Good moral character

An applicant who is 14 years or older must provide evidence of her “good moral character” for the past three years.



Requirement 7 — Extreme hardship

The applicant must show that if she is removed from the U.S., it will cause extreme hardship to herself or her child(ren). In self-petitioning cases under the Violence Against Women Act, the circumstances surrounding the domestic abuse and consequences of the abuse may cause or contribute to extreme hardship.

Requirement 8 — Applicant married in good faith

The applicant should present evidence that the current marriage was entered into in good faith. The following evidence may be useful:

- Marriage certificate
- Wedding pictures
- Pictures of the couple together on vacation, with friends or family
- Birth certificates of children in common
- Letters or cards to the applicant from the spouse
- Letters or cards sent to applicant's family members by the spouse

Challenges and response strategies to overcome barriers

Challenge: You need to find housing and access community resources, but you don't know where to begin.

Strategy:

- Call the National Domestic Violence Hotline, 1-800-799-7233 (SAFE), or a national immigrant and refugee women's organization for the number of a domestic violence shelter in your community. See Directory of National Organizations located in the back of this guidebook.
- Review the Accessing Community Resources and Public Benefits information in the *Moving Ahead Through Financial Management Guidebook 2: Financial Fundamentals*.

- Work with your local domestic violence shelter to locate temporary housing and to connect with other immigrant services in your community.
- Ask an advocate from a local domestic violence shelter to tell you about transitional-housing programs and other community resources that are available.
- Contact churches to learn whether they offer shelter, food or other services to women.

Challenge: You want to apply for lawful permanent residency under the Violence Against Women Act, but you don't know how to do this.

Strategy:

- Contact a local domestic violence program, national abused immigrant and refugee women's organization or immigration attorney to discuss your options confidentially.
- Contact a local domestic violence shelter for the names of immigration experts or a community-based abused immigrant and refugee women's advocacy organization.
- Ask an advocate to help you get a copy of the I-130 petition or U-visa application.
- Ask an immigration expert to explain your options if your petition is denied.
- Gather the evidence you need to include with your application. A domestic violence advocate or abused immigrant and refugee women's expert can assist you.



Information and Strategies for Survivors

Challenge: You have difficulty communicating, because the person you're working with doesn't speak your language and hasn't provided you with a translator.

Strategy:

- Call a local domestic violence shelter to see if they have relationships with translators in the community or contact a community college, university or professional interpreting service. They may offer free or low-cost translation services.
- Make a list of community and state organizations that work with immigrant populations, such as immigrant, refugee and community of color populations, such as National Latino Alliance for the Elimination of Domestic Violence, 1-800-342-9908; Asian and Pacific Islander Institute on Domestic Violence, 1-415-954-9988; or Institute on Domestic Violence in the African American Community, 1-877-643-8222. These organizations can help you locate a translator. Be sure the organization that you select will protect your safety and confidentiality.
- Send official documents, including court summons and immigration notifications, to your advocate or attorney so that you don't miss important dates due to language barriers.
- Ask interpreters to sign a statement that they will keep your information confidential.

To encourage systemic changes and make things easier for other abused immigrant or refugee women, work with your advocate to apply some of these strategies:

- In the courtroom, register complaints about communication difficulties with the local Department of Justice, Office of Civil Rights.
- In welfare offices, register complaints about communication difficulties with the local Department of Health and Human Services, Office of Civil Rights.
- If applying for food stamps, register complaints about communication difficulties with the Department of Agriculture, Office of Civil Rights.

Challenge: You don't know how to access legal assistance.

Strategy:

- Work with your local domestic violence advocate to identify an immigration attorney. Call the National Domestic Violence Hotline at 1-800-799-7233 (SAFE), the National Network to End Domestic Violence at 1-202-543-5566 or the Battered Women's Justice Project at 1-800-903-0111.
- Contact a local legal services or legal-aid agency. You can find their phone number by calling information or in the yellow pages of a phone book.
- Contact a national immigrant refugee advocacy organization such as the National Immigration Law Center at 1-213-639-3900.



Safety planning tips for abused immigrant and refugee women

Abused women can prepare for emergency situations by developing safety plans. Because violence can escalate at any time, it is important to be prepared.

- Contact a local domestic violence hotline for information about laws, shelters and other resources. Alert advocates to any language, cultural or religious needs.
- Identify your support system by listing people who could possibly help you, including family members, neighbors or advocates at shelters.
- Prepare a suitcase with important items and documents. Hide the suitcase or keep it at another location with a trusted friend or relative.

Important information to collect

To file a Violence Against Women Act self-petition, obtain housing or enroll your children in school, you will need the following five documents. Be sure you have (or can access) these documents before you leave your abusive partner.

1. Copy of protection order
2. Immigration papers
3. Identification for you and your children (i.e., photo identification, Social Security cards, passport or student identification)
4. Love letters, marriage license, cards. These will show proof of your relationship with your partner
5. Papers that show you have lived in the U.S. (i.e., utility bill, lease or mortgage payment book)

Other items you may want to collect:

- House keys
- Clothing for you and your children
- Prescriptions
- As much money as possible
- Social Security cards for you and your children
- Children's school records
- Children's immunization records
- Phone numbers of friends and relatives
- Phone numbers of domestic violence programs that you can call for help
- A copy of your civil protection order and any other court orders or documents
- Change to make calls from pay phones or a national or international pre-paid calling card
- Copies of important papers, including any that you might need for your immigration case:
 - Immigration papers
 - I-94
 - Copies of visa application
 - Work permits
 - Marriage certificate(s)
 - Photographs of your wedding
 - Wedding invitations
 - Love letters from your spouse
 - Copies of police records and medical records
 - Photographs of any injuries



Information and Strategies for Survivors

- Copies of your husband's birth certificate, Social Security card, green card or certificate of naturalization
- Divorce papers from any previous marriages — yours or your spouse's
- Papers that show you have lived with your husband in the U.S. (e.g., copies of your lease/rental agreement, utility bills, mortgage payment book, etc.).
- Papers you may need to prove abuse, get a protection order, prosecute your abusive partner or obtain custody or child support
- Any other materials you or your children may need

If you decide to flee an abusive relationship, you will not need all of these documents right away. You can work with your advocate to collect them once you are safe.

Be careful as you gather these documents. If your partner discovers that you are gathering them, your safety may be at risk. Hide anything you gather at a friend's house or someplace outside your home.

Strategies for Moving Ahead

- Review the signs of abuse list to determine whether you are experiencing financial abuse.
- Research community assistance programs, which help all people, including undocumented immigrants or refugees.
- Review the *Moving Ahead Through Financial Management Guidebook 2: Financial Fundamentals*.
- Learn about protections offered by the U.S. legal system, including protection orders and Violence Against Women Act relief options for battered immigrant and refugee women.
- Collect important documents, including copies of protection orders, immigration papers, identification for you and your children and more.
- Develop a plan to ensure your safety.

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.¹

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.

Domestic Violence Coalition — A statewide nonprofit organization committed to ending domestic violence by promoting social change through public policy advocacy. The coalition provides domestic violence agencies with training and technical assistance. It also coordinates community responses to domestic violence and systems-based advocacy within the legal, healthcare, homeless and social services communities, and provides information and referral services.

Economic Literacy — A strategy that educates individuals about economics and finances, with the goal of assisting low-income families in their efforts to attain economic independence.

¹Sourcebook 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.



Glossary

Federal Parent Locator Service — Provisions in the 1996 bipartisan welfare reform legislation that established a Federal Case Registry and National Directory of New Hires to track parents delinquent in child support payments across state lines. The same legislation also required that employers report all new hires to state agencies for transmittal to the national directory and expanded and streamlined procedures for direct withholding of child support from wages.

Financial Abuse — A tactic used by abusers to control victims by preventing access to money or other financial resources. It occurs when an individual attempts to take total or partial control of another person's financial resources, including money, property, an inheritance or employment income.

Full Faith and Credit — The doctrine under which a state must honor an order or judgment entered in another state.

Good Cause — A reason to cease trying to collect support from a parent delinquent with child support, usually because the parent may be a threat to the abuse victim and child(ren).

Individual Development Accounts (IDA) — A matched savings account that is similar to an IRA or 401(k) retirement savings accounts. Sources for IDA matching funds include community organizations, foundations, financial institutions, businesses, government grants and private contributors. Matching funds are typically reserved for high-return investments including home ownership, small business development and post-secondary education or training. IDA programs are a key strategy for helping low-to-moderate- income battered women attain assets and increase economic security.

Local Domestic Violence Program — A community-based nonprofit organization committed to providing free and confidential services to domestic violence victims and their children by providing crisis support, safe shelter, counseling, legal advocacy and information and referral services. Advocates from domestic violence programs accompany women to court, social service organizations and police stations. Women who experience abuse are not required to stay at the shelter to get help from these programs.

Micro-Enterprise — A small business that employs five or fewer people and can be started with less than \$25,000 in capital.

Micro-Enterprise Development — An anti-poverty strategy that provides specialized services and training to low-income people interested in entrepreneurship. Micro-enterprise development programs are typically operated by not-for-profit agencies that provide training and technical assistance, credit or access to credit and market access.

National Directory of New Hires — A national repository of employment, unemployment insurance and quarterly wage information.

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.



Glossary

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.

Glossary of financial terms

401(k) — A retirement plan, also known as a defined contribution plan, offered by employers to their employees. Typically, tax-free money taken out of your paycheck is invested in stock or bond funds, where it potentially grows until you retire, at which point you pay taxes on withdrawals from the plan. Your employer will usually allow you to choose from a mix of funds and will often match your contribution up to a certain level.

Annual Percentage Rate (APR) — The interest rate on a loan. The lower the APR, the lower the amount of interest you’ll pay.

Automatic Teller Machine (ATM) — A terminal that allows you to withdraw money from your account, check your account balance or transfer money between your accounts.

ATM Card — A card you use to access your ATM account

ATM Surcharge — A fee charged by an ATM owner to a non-customer using the ATM. Fees range from 50 cents to \$5 or more. Heavily used ATMs (like those at tourist attractions, airports and casinos) often have the highest surcharges. Typically, the ATM will allow the user to cancel the transaction before it charges the extra fee.

Balance — The amount of money you have in an account. With a checking account, it’s important to figure out (or “balance”) exactly how much money you have by comparing your check register to your statement.

Bonds — A debt instrument issued for a period of more than one year with the purpose of raising capital by borrowing. The Federal government, states, cities, corporations and many other types of institutions sell bonds. Usually, a bond is a promise to repay the principal along with interest on a specified date (maturity). Some bonds do not pay interest, but all bonds require a repayment of principal.

Bonds, U.S. Savings — A popular way to save for the future, they are issued by the U.S. Treasury Bureau of the Public Debt and are exempt from state income taxes. Other taxes are deferred until the bonds are redeemed.

Budget — A plan you create to control spending and encourage saving.



Glossary

Certificate of Deposit (CD) — A type of investment that requires you to invest money for a certain length of time and guarantees the same rate of return (interest) for that entire time. CDs usually require a minimum deposit and are typically guaranteed by the federal government.

Check — A check is a written order for your financial institution to pay someone with money from your checking account.

Check Card — See “Debit Card.”

Check Hold — When a financial institution temporarily blocks your access to all or part of the funds from a check you deposit until the institution on which it is drawn pays out.

Check Register — A booklet for recording the transactions you make with your checking account. You enter the check number, date, who you paid, what it was for, how much and if the amount is tax deductible. Keep your register up to date so you always know how much is in your account. You’ll also use your register when you reconcile your account each month.

Closing Costs — Additional costs typically involved in purchasing real estate. They usually amount to about 1 to 4 percent of the total price and include fees for inspections, appraisals, title insurance, credit checks, land surveys and legal services.

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.

Finance Charge — A fee you pay when you don’t pay off your entire credit card debt within a single payment period (usually 25 to 28 days).

Gross Income — The amount of money you earn before it is reduced by federal and state taxes, FICA and any other automatic payouts.

Home Equity Loan — A loan against the portion of a home’s appraised value on which you don’t owe money: the value of a home, minus the current balance of any mortgage loan on the property. A home equity line of credit is like a credit card account that allows you to borrow money up to a certain limit, pay it back and then borrow again, with a fluctuating interest rate. A home equity installment loan is typically for a pre-set length of time at a fixed interest rate.

Individual Development Accounts (IDA) — A matched savings account that is similar to IRA or 401(k) retirement savings accounts. Sources for IDA matching funds include community organizations, foundations, financial institutions, businesses, government grants and private contributors. Matching funds are typically reserved for high-return investments including home ownership, small business development and post-secondary education or training. IDA programs are a key strategy for helping low-to-moderate-income battered women attain assets and increase economic security.

Insurance — When you buy insurance, you agree to pay a company a small amount each year, called a premium, in return for coverage of the costs of certain future calamities or “perils.” Everyone should have health insurance, which covers most types of medical treatment and care. Car owners need auto insurance, homeowners need home owners insurance and anyone with children should have life insurance and disability insurance.

Interest — The amount paid by a borrower to a lender for the privilege of borrowing money.

Individual Retirement Account (IRA) — This tax-advantaged investment comes in two types: traditional and Roth. In a traditional IRA, you can contribute money on a pre-tax basis and it is taxed when you withdraw it upon retirement. In a Roth IRA, you pay taxes on the money you contribute to your account, after which it is never taxed again.

Loan Principal — The amount you still owe on the original loan. The principal goes down as you make payments. You pay interest each month on the remaining principal until it is paid off.

Micro-Enterprise — A small business that employs five or fewer people and can be started with less than \$25,000 in capital.

Micro-Enterprise Development — An anti-poverty strategy that provides specialized services and training to low-income people interested in entrepreneurship. Micro-enterprise development programs are typically operated by not-for-profit agencies that provide training and technical assistance, credit or access to credit and market access.

Minimum Payment — The smallest amount you are required to pay a lender on a debt each month.

Money Market Account — A money market account is a federally insured savings account that pays higher dividends than a basic savings account. Dividend rates on the account are tiered, which means that the dividend rate you earn on your whole balance each day depends on the financial level in which your balance falls. You may write three checks a month from this account, according to federal regulations.



Glossary

Mortgage — A loan used to purchase a home, usually including the land the home is built on.

Mutual Fund — A group of investors collectively owns shares of stocks or bonds. You buy shares of a mutual fund as you would stock. Mutual funds are not federally insured and may go up or down in value.

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
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
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
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
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.

Consumer Action (CA)

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
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

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

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

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

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

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

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

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

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.



Directory of National Organizations

Jump\$tart Coalition for Personal Financial Literacy

www.jumpstartcoalition.org

1-888-45-EDUCATE

Jump\$tart seeks to improve the financial management skills of young adults by evaluating the financial literacy of young adults; developing, disseminating and encouraging the use of guidelines for grades kindergarten through 12; and promoting the teaching of personal finance. Jump\$tart maintains a database of curricula, other teaching materials and national training programs for educators. Contents may be searched by grade level, media type and descriptor. The coalition also produces a quarterly newsletter for educators that contains personal finance education tools and concepts, sample lesson plans and upcoming events and activities.

National Center for Financial Education (NCFE)

www.ncfe.org

1-619-232-8811

NCFE develops financial education curricula and other materials for schools and consumers nationwide. It has more than 150 resources listed in the Money-Book Store Catalog that include programs and materials for parents, younger children, students and teachers. It also produces a quarterly newsletter.

National Community Reinvestment Coalition (NCRC)

www.ncrc.org

1-202-628-8866

NCRC was formed to increase the flow of private reinvestment capital into traditionally underserved communities. It sponsors technical-assistance workshops and training throughout the year to build the capacity of community-based organizations, neighborhood groups and other community reinvestment advocates. Its Web site features links to member organizations and other sites.

National Consumer Law Center (NCLC)

www.nclc.org

1-617-523-8010

NCLC is a nonprofit corporation that serves as a consumer law resource center for legal answers, policy analysis, technical assistance and legal support, particularly on issues involving consumer fraud, debt collection, consumer-finance law and sustainable homeownership programs. NCLC provides free consumer information on topics such as credit, scams, fraud, foreclosure prevention and reverse mortgages. It also sponsors conferences, training and other events on consumer issues. NCLC's guide to Surviving Debt can be ordered from the Web site for a fee.

National Consumers League (NCL)

www.natlconsumersleague.org

1-202-835-3323

The NCL uses research and education to advocate for consumers. It sponsors national conferences and legislative briefings that address consumer issues. In addition, it develops training materials, low-cost brochures and publications on subjects such as consumer credit. NCL also operates the National Fraud Information Center, a toll-free hotline at 1-800-876-7060 that offers help and support to victims of telemarketing and Internet fraud.

National Council on Economic Education (NCEE)

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

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.



Directory of National Organizations

National Endowment for Financial Education (NEFE)

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

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

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.

Office of the Comptroller of the Currency (OCC)

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

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

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

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.



Directory of National Organizations

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.

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

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

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

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

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

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.



Directory of National Organizations

INCITE! Women of Color Against Violence

P.O. Box 23921
Oakland, CA 94623
1-484-932-3166
incite_national@yahoo.com
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

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

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.

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

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

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.



Directory of National Organizations

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

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

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

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

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.



Directory of National Organizations

National Domestic Violence Hotline

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

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

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

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

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.



Directory of National Organizations

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

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

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

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

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

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.



Directory of National Organizations

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

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

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.

Each U.S. state and territory has a domestic violence state coalition that connects survivors and interested members of the public to resources in their local community. State coalitions support local hotline/shelter and drop-in programs through training, policy development, outreach to diverse communities and public education.

Alabama Coalition Against Domestic Violence

Office number: 1-334-832-4842

Hotline number: 1-800-650-6522

Web site: www.acadv.org

Alaska Network on Domestic Violence and Sexual Assault

Office number: 1-907-586-3650

Hotline number: 1-800-799-7233 (National Hotline)

TTY: 1-800-787-3224

Web site: www.andvsa.org

Arizona Coalition Against Domestic Violence

Office number: 1-602-279-2900

TTY: 1-602-279-7270

Hotline number: 1-800-799-7233 (National Hotline)

TTY: 1-800-787-3224

Web site: www.azcadv.org

Arkansas Coalition Against Domestic Violence

Office number: 1-501-907-5612

Hotline number: 1-800-269-4668

Web site: www.domesticpeace.com

California Partnership to End Domestic Violence

Office number: 1-916-444-7163

Hotline number: 1-800-524-4765

Web site: www.cpedv.org

Colorado Coalition Against Domestic Violence

Office number: 1-303-831-9632

1-888-778-7091

Hotline number: 1-800-799-7233 (National Hotline)

TTY: 1-800-787-3224

Web site: www.ccadv.org



Directory of National Organizations

Connecticut Coalition Against Domestic Violence

Office number: 1-860-282-7899
Hotline number: 1-888-774-2900
Web site: www.ctcadv.org

Delaware Coalition Against Domestic Violence

Office number: 1-302-658-2958
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.dcadv.org

District of Columbia Coalition Against Domestic Violence

Office number: 1-202-299-1181
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.dccadv.org

Florida Coalition Against Domestic Violence

Office number: 1-850-425-2749
Hotline number: 1-800-500-1119
TTY: 1-800-621-4202
Web site: www.fcadv.org

Georgia Coalition Domestic Violence

Office number: 1-404-209-0280
Hotline number: 1-800-334-2836
Web site: www.gcadv.org

Hawaii State Coalition Against Domestic Violence

Office number: 1-808-832-9316
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.hscadv.org

Idaho Coalition Against Sexual and Domestic Violence

Office number: 1-208-384-0419
Hotline number: 1-800-669-3176
Web site: www.idvsa.org

Illinois Coalition Against Domestic Violence

Office number: 1-217-789-2830
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.ilcadv.org

Indiana Coalition Against Domestic Violence

Office number: 1-317-917-3685
Hotline number: 1-800-332-7385
Web site: www.violenceresource.org

Iowa Coalition Against Domestic Violence

Office number: 1-515-244-8028
Hotline number: 1-800-942-0333
Web site: www.icadv.org

Kansas Coalition Against Sexual and Domestic Violence

Office number: 1-785-232-9784
Hotline number: 1-888-363-2287
Web site: www.kcsdv.org

Kentucky Domestic Violence Association

Office number: 1-502-209-5382
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.kdva.org

Louisiana Coalition Against Domestic Violence

Office number: 1-225-752-1296
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.lcadv.org

Maine Coalition to End Domestic Violence

Office number: 1-207-941-1194
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.mcedv.org



Directory of National Organizations

Maryland Network Against Domestic Violence

Office number: 1-301-352-4574
Hotline number: 1-800-634-3577 (MD Helps)
Web site: www.mnadv.org

Jane Doe, Inc — Massachusetts Coalition Against Sexual Assault and Domestic Violence

Office number: 1-617-248-0922
TTY: 1-617-263-2200
Hotline number: 1-877-785-2020 (Safelink)
Web site: www.janedoe.org

Michigan Coalition Against Domestic Violence

Office number: 1-517-347-7000
TTY: 1-517-381-8470
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.mcadsv.org

Minnesota Coalition for Battered Women

Office number: 1-651-646-6177
Hotline number: 1-800-289-6177
Web site: www.mcbw.org

Mississippi Coalition Against Domestic Violence

Office number: 1-601-981-9196
Hotline number: 1-800-898-3234
Web site: www.mcadv.org

Missouri Coalition Against Domestic and Sexual Violence

Office number: 1-573-634-4161
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.mocadsv.org

Montana Coalition Against Domestic and Sexual Violence

Office number: 1-406-443-7794
Hotline number: 1-888-779-7233 (National)
TTY: 1-800-787-3224
Web site: www.mcadsv.com

Nebraska Domestic Violence and Sexual Assault Coalition

Office number: 1-402-476-6256
Hotline number: 1-800-876-6238 (English Hotline)
1-877-215-0167 (Spanish Hotline)
Web site: www.ndvsac.org

Nevada Network Against Domestic Violence

Office number: 1-775-828-1115
Hotline number: 1-800-500-1556
Web site: www.nnadv.org

New Hampshire Coalition Against Domestic and Sexual Violence

Office number: 1-603-224-8893
Hotline number: 1-866-644-3574 (Domestic Violence Hotline)
1-800-277-5570 (Sexual Assault Hotline)
Web site: www.nhcadsv.org

New Jersey Coalition for Battered Women

Office number: 1-609-584-8107
Hotline number: 1-800-572-7233
Web site: www.njcbw.org

New Mexico Coalition Against Domestic Violence

Office number: 1-505-246-9240
Hotline number: 1-800-773-3645
Web site: www.nmadv.org

New York State Coalition Against Domestic Violence

Office number: 1-518-482-5465
Hotline number: 1-800-942-6906 (English Hotline)
1-800-942-6908 (Spanish Hotline)
Web site: www.nyscadv.org

North Carolina Coalition Against Domestic Violence

Office number: 1-919-956-9124
Hotline number: 1-888-232-9124
Web site: www.nccadv.org



Directory of National Organizations

North Dakota Council on Abused Women's Services

Office number: 1-701-255-6240
Hotline number: 1-800-472-2911
Web site: www.ndcaws.org

Ohio Domestic Violence Network

Office number: 1-614-781-9651
Hotline number: 1-800-934-9840
Web site: www.odvn.org

Oklahoma Coalition Against Domestic Violence and Sexual Assault

Office number: 1-405-524-0700
Hotline number: 1-800-522-7233
Web site: www.ocadvsa.org

Oregon Coalition Against Domestic Violence and Sexual Violence

Office number: 1-503-230-1951
Hotline number: 1-888-235-5333
Web site: www.ocadsv.com

Pennsylvania Coalition Against Domestic Violence

Office number: 1-717-545-6400
Hotline number: 1-800-932-4632
TTY: 800-553-2508
Web site: www.pcadv.org

Coordinadora Paz para la Mujer (Puerto Rico)

Office number: 1-787-281-7579
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.pazparalamujer.org

Rhode Island Coalition Against Domestic Violence

Office number: 1-401-467-9940
Hotline number: 1-800-494-8100
Web site: www.ricadv.org

South Carolina Coalition Against Domestic Violence and Sexual Assault

Office number: 1-803-256-2900
Hotline number: 1-800-260-9293
Web site: www.sccadvasa.org

South Dakota Coalition Against Domestic Violence and Sexual Assault

Office number: 1-605-945-0869
Hotline number: 1-800-733-7233
Web site: www.southdakotacoalition.org

Tennessee Coalition Against Domestic and Sexual Violence

Office number: 1-615-386-9406
Hotline number: 1-800-356-6767
Web site: www.tcadsv.org

Texas Council on Family Violence

Office number: 1-512-794-1133
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.tcfv.org

Utah Domestic Violence Council

Office number: 1-801-521-5544
Hotline number: 1-800-897-5465
Web site: www.udvc.org

Vermont Network Against Domestic Violence and Sexual Assault

Office number: 1-802-223-1302
Hotline number: 1-800-228-7395 (Domestic Violence)
1-800-489-7273 (Sexual Violence)
TTY: 1-802-223-1115
Web site: www.vtnetwork.org

Virginia Sexual and Domestic Violence Action Alliance

Office number: 1-804-377-0335
Hotline number: 1-800-838-8238
Web site: www.vsdvalliance.org



Women’s Coalition of St. Croix (Virgin Islands)

Office number: 1-340-773-9272
Hotline number: 1-800-799-7233 (National)
TTY: 1-800-787-3224
Web site: www.wcstx.com

Washington State Coalition Against Domestic Violence

Office number: 1-206-389-2515
TTY: 1-206-389-2900
Hotline number: 1-800-562-6025
Web site: www.wscadv.org

West Virginia Coalition Against Domestic Violence

Office number: 1-304-965-3552
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.wvcadv.org

Wisconsin Coalition Against Domestic Violence

Office number: 1-608-255-0539
Hotline number: 1-800-799-7233 (National Hotline)
TTY: 1-800-787-3224
Web site: www.wcadv.org

Wyoming Coalition Against Domestic Violence and Sexual Assault

Office number: 1-307-755-5481
Hotline number: 1-800-990-3877
Web site: www.wyomingdvsa.org

Many inspirational experts have been instrumental in ensuring that the *Moving Ahead Through Financial Management* curriculum and supplemental resources reflect the needs of domestic violence survivors and advocates across the country. Their generosity and time helped us tremendously. The Allstate Foundation and the National Network to End Domestic Violence Fund would like to thank the following:

Curriculum Author

- Karen Murrell, Higher Heights Consulting and Training, Inc

The Allstate Foundation Curriculum Review Committee

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Acknowledgments

- Hedda Litwin, National Association of Attorneys General
- Amy Osler, The Chicago Network
- Lynn Rosenthal, National Domestic Violence Expert
- Jeanne Salvatore, Insurance Information Institute
- Lupe Serrano, Casa de Esperanza
- Cris Sullivan, Center for Social Action Research on Violence Against Women, Michigan State University
- Patty VanLammeren, Allstate Insurance Company
- Kim Wells, Corporate Alliance to End Partner Violence
- Loretta Worters, Insurance Information Institute

The curriculum was piloted in state domestic violence coalitions and local domestic violence programs across the country. The Allstate Foundation and the National Network to End Domestic Violence Fund thank the following individuals and organizations for sharing their implementation, input and expertise:

- Amanda Baran and Legal Momentum
- Asian Pacific Islander Institute and local program partners
- California Partnership to End Partner Violence and local program partners
- Georgia Coalition Against Domestic Violence and local program partners
- Illinois Coalition Against Domestic Violence and local program partners
- New York State Coalition Against Domestic Violence and local program partners
- West Virginia Coalition Against Domestic Violence and local program partners