

Financial Empowerment Curriculum

Moving Ahead Through Financial Management



Introduction



INTRODUCTION

Whether a survivor of domestic violence is struggling to eat, find a safe place to live, hold a job, achieve academic goals, support children, seek asylum from cruelty, rebuild a 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 their families, whether they leave abusive relationships or remain in them.

Every strategy and story within this curriculum is designed to help survivors navigate the complex challenges they will encounter. It explores the possible choices and 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. The curriculum also touches on 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.

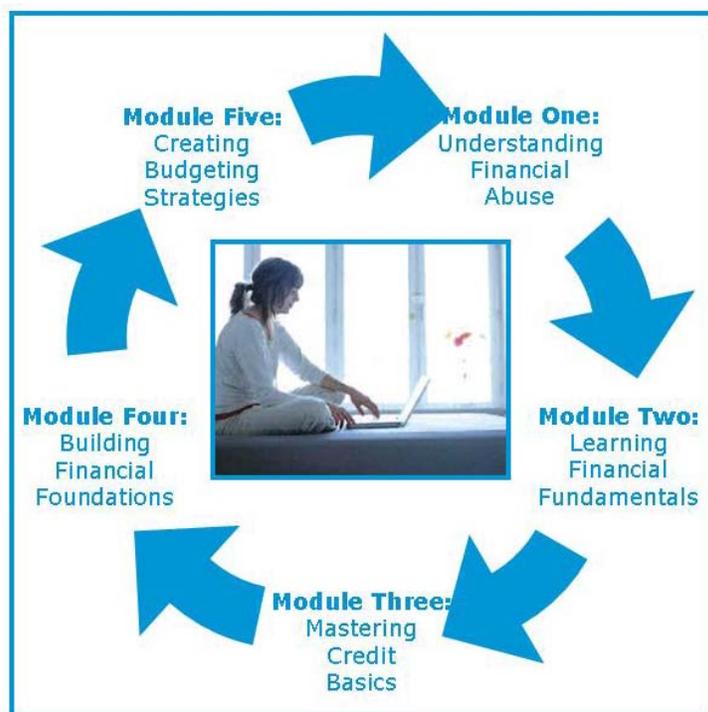
The use of gender-specific pronouns in this workbook is not meant to discount the experiences of any survivor in any way.

The curriculum was developed to help provide survivors with:

- resources to strengthen survivor confidence in order to take action and strategies to address the financial and safety challenges of ending a relationship with an abusive partner;
- information to better understand the difference between assets and income and debts and liabilities;
- ideas to access your credit report and suggestions on how review and improve your credit score;
- strategies to identify various financial paperwork and recall the various loan and housing options available;
- tactics to understand financial fundamentals and basic steps to building a strong financial base, including budgeting, saving, building credit and managing debt.

Overview of Curriculum

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 separate modules.



Module One: Understanding Financial Abuse-
Keeping Safe and Starting Over
Financially Abusive Relationships
Safety Planning
Separation, Divorce and Child Support
Disclosing Abuse
Privacy Challenges and Identity Change

Module Two: Learning Financial Fundamentals-
Income and Assets, Debts and Liabilities
Finance Management
Budgeting and Saving
Assets and Liabilities
Banking Options

Module Three: Mastering Credit Basics-
Reviewing, Understanding and Improving Your Credit
Reviewing Your Credit Report
Understanding Your Credit Score
Improving Your Credit Score
Understanding Bankruptcy

Module Four: Building Financial Foundations-
Homes, Loans and Automobiles
Housing Options
Loan Options
Loan Application Process
Home Ownership

Module Five: Creating Budgeting Strategies-
Saving and Investing, Insurance and Education
Saving Strategies
Investment Options
Insurance Overview
Education Opportunities

Limitations of Curriculum

Many political, social and cultural beliefs influence views about how money is discussed, used and valued. 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, 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 workbook 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 safety issues, please consider contacting a local or national domestic violence program to discuss your need to obtain a referral to a professional who can assist you.

Summary

The Allstate Foundation and the National Network to End Domestic Violence are proud you have made this first step to take control of your financial future and excited to share this curriculum with you. 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 or the National Network to End Domestic Violence at 1-202-543-5566.

Dedication

This curriculum is dedicated to domestic violence survivors everywhere. Special thanks to the survivors and advocates across the country who shared their stories and experiences with us. Your dedication, persistence, courage and resourcefulness are truly heroic. Without your amazing input, this revision would not have been possible.

To the survivors who are reading this curriculum, know that you are not alone. It is possible to recover from economic abuse and we congratulate you on taking this step toward financial independence.

By increasing your financial knowledge, you will be able to secure a better future for yourself and your family. You will also set an example to the thousands of other women who have also experienced economic abuse.

**The Allstate Foundation and the
National Network to End Domestic Violence, Inc.**

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