

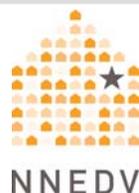
# Financial Empowerment Curriculum

## Moving Ahead Through Financial Management



## Module Five: Creating Budgeting Strategies

Saving and Investing  
Insurance and Education



## MODULE FIVE: Creating Budgeting Strategies

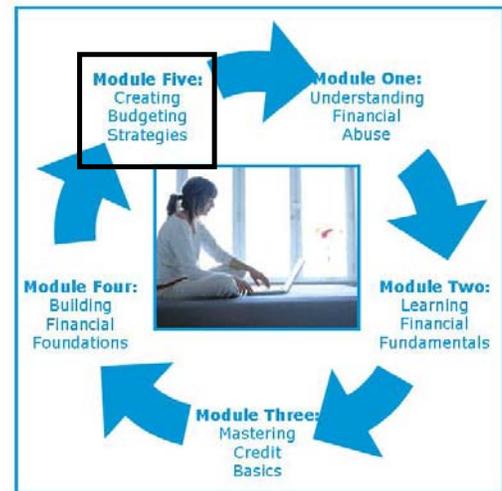
To prepare for a stable future, it's important for survivors to learn ways to save, protect and grow their money.

This module provides steps you can take to set financial goals and save money, as well as other advanced money-saving topics such as investing and education planning.

Please note that the information in this curriculum is intended to be general advice for individuals involved in an abusive relationship. However, not everyone's situation is the same. So, if you need specific advice regarding your particular situation, you should contact a domestic violence advocate, financial adviser or attorney.

The objectives of this module are:

- Recall strategies that will help you save money short- and long-term.
- Describe the various options to invest your money.
- Explain the various insurance options available.
- Recall the important of a solid education and how to pursue a college degree.



Key topics covered in this module include:

- Savings Strategies
- Investment Options
- Insurance Overview
- Education Opportunities



National Domestic Violence Hotline: 1-800-799-SAFE (7233)



## Story of Survival

**Lauren**, a successful executive, has hidden the pain of her abusive marriage for many years. For a long time she hoped that the violence would stop, but despite all of his promises, James continues to be very cruel toward her. On paper Lauren and James appear to have built a very lucrative and successful relationship. This is untrue. Despite her successful, high-paying career, Lauren must ask permission to buy anything and does not know what they own collectively.

After 13 years of marriage, she has decided to leave James. She doesn't know where to begin to separate the financial responsibilities they shared. James has emptied her savings account and money market fund, leaving Lauren with no access to cash. She is afraid no one will believe her, and she doesn't want her colleagues to find out she is a victim of abuse. She fears their perceptions of her may change.

If your situation is similar to Lauren's in any way, read this section to prepare to leave your abuser. Women who are making life changes should talk with a domestic violence advocate to address concerns and get help with plans for financial and physical safety.

As you have learned in this curriculum, Lauren's story is one of many domestic violence survivors but there is hope and there are people, programs and organizations willing and ready to help.

Today, Lauren is happily remarried and she now performs public speaking engagements for the National Network to End Domestic Violence. She wants to change the perception of domestic violence and is a proud spokesperson for this worthy organization. Lauren often wonders what she would have done if she had not contacted her local domestic violence program and worked one-on-one with her advocate.

## Savings Strategies

As reviewed in module two, earning interest on your money is an important way to ensure your future financial success. The secret to earning money on your savings or investments is often called “the miracle of compound interest”. This is because every year you earn interest both on the amount you deposit as well as the interest earned. With this, even modest returns can generate real wealth given enough time and dedication.

Compound interest may appear tedious and boring; however, it is very important to start investing now, according to [www.getrichslowly.org](http://www.getrichslowly.org) .

For example, if 20-year-old Britney makes a one-time \$5,000 contribution to her retirement account and earns an average eight percent annual return, and if she never touches the money, that \$5,000 will grow to \$160,000 by the time she retires at age 65.

But if she waits until she’s 39 to make her single investment, that \$5,000 would only grow to \$40,000. Time is the primary ingredient to the magic that is compounding.

Compounding can be made more powerful through regular deposits and investments. It’s great that a single \$5,000 retirement account contribution can grow to \$160,000 in 45 years, but it’s even more exciting to see what happens when Britney makes saving a habit. If she contributes \$5,000 annually to her retirement account for 45 years, and if she leaves the money to earn an average eight percent return, her retirement savings will total over \$1.93 million. She will have more than eight times the amount she contributed.

It’s human nature to procrastinate. “I can start saving next year,” you tell yourself. “I don’t have time to open a retirement account, I’ll do it later.” But the costs of delaying are enormous. Even one year makes a difference. On the following page is a chart to illustrate the cost of procrastination. Again, we’re using 20-year-old Britney as a basis.

## Savings Strategies (cont'd)

Start	End	Annual Contribution	Investment Return	Final Value
18	65	\$4,267.01	8.00%	\$1,932,528.09
19	65	\$4,618.57	8.00%	\$1,932,528.09
20	65	\$5,000.00	8.00%	\$1,932,528.09
21	65	\$5,414.01	8.00%	\$1,932,528.09
22	65	\$5,863.56	8.00%	\$1,932,528.09
23	65	\$6,351.91	8.00%	\$1,932,528.09
24	65	\$6,882.69	8.00%	\$1,932,528.09
25	65	\$7,459.87	8.00%	\$1,932,528.09
26	65	\$8,087.88	8.00%	\$1,932,528.09
27	65	\$8,771.62	8.00%	\$1,932,528.09
28	65	\$9,516.55	8.00%	\$1,932,528.09
29	65	\$10,328.73	8.00%	\$1,932,528.09
30	65	\$11,214.97	8.00%	\$1,932,528.09
31	65	\$12,182.87	8.00%	\$1,932,528.09
32	65	\$13,240.97	8.00%	\$1,932,528.09
33	65	\$14,398.91	8.00%	\$1,932,528.09
34	65	\$15,667.55	8.00%	\$1,932,528.09
35	65	\$17,059.26	8.00%	\$1,932,528.09
36	65	\$18,588.09	8.00%	\$1,932,528.09
37	65	\$20,270.10	8.00%	\$1,932,528.09
38	65	\$22,123.77	8.00%	\$1,932,528.09
39	65	\$24,170.37	8.00%	\$1,932,528.09
40	65	\$26,434.62	8.00%	\$1,932,528.09

If Britney makes \$5,000 annual contributions to her retirement account, and she earns an eight percent return, she'll have \$1,932,528.09 saved at retirement. But if she waits even five years, her annual contributions would have to increase to nearly \$7,500 to save that same amount by age 65. And if she were to wait until she was 40, she'd have to contribute nearly \$25,000 a year!

To make compounding work for you:

- ❑ **Start early.** The younger you start, the more time compounding can work in your favor and the wealthier you can become. If you didn't start early, don't despair, there is still time. Put away as much as you possibly can. Federal regulations allow older workers to put more money into retirement plans to "catch up."
- ❑ **Make regular investments.** Remain disciplined and make saving for retirement a priority. Do whatever it takes to maximize your contributions. If you work for a company that provides a match, make sure that you enroll and are eligible for the highest match from the company.
- ❑ **Be patient.** Do not touch the money. Compounding only works if you allow your investment to grow. The results will seem slow at first, but persevere. Most of the magic of compounding comes at the very end.

## Savings Strategies (cont'd)

There are a number of types of accounts where you can earn interest on your savings. When deciding where to put your money, consider how available you need it to be and what kind of interest rate you can earn on your money. For example, emergency funds need to be readily available so a typical savings account is a good choice. However, funds that won't be need immediately can usually earn a higher interest rate in a money market account or certificate of deposit (CD).

Here is a summary of typical types of accounts for savings:

- ❑ **Interest-Earning Savings Accounts**  
You'll earn about two percent interest on your savings and receive a monthly statement in the mail. Funds can be withdrawn at any time.
- ❑ **Money Market Accounts**  
These pay about one-half percent higher interest than savings accounts, but may require a higher minimum balance. You can usually make as many deposits as you like for free, but you can only write three checks each month.
- ❑ **Certificates of Deposit**  
If you have money that can be tied up for three months to six years, certificates of deposit will offer the highest interest rates, depending on the term you choose. There are stiff penalties for early withdrawals, so choose a term you can live with.

Ask your advocate if they participate in an Individual Development Account (IDA) or Match Savings Program. These are available to low-income participants and typically matched with private or federal funding. These programs can significantly increase savings.

# Investment Options

According to [www.investopedia.com](http://www.investopedia.com), investing is defined by putting your money to work for you. Essentially, it's a different way to think about how to make money. Growing up, most of us were taught that you can earn an income only by getting a job and working. And that's exactly what most of us do. There's one big problem: if you want more money, you have to work more hours but there is a limit to how many hours a day we can work.

You can't create a duplicate of yourself to increase your working time, so instead, you need to send an extension of yourself (like your money) to work. That way, while you are putting in hours working and raising your family, you can also be earning money elsewhere (even if it is in very small amounts). Quite simply, making your money work for you maximizes your earning potential whether or not you receive a raise, decide to work overtime or look for a higher-paying job.

There are many different ways you can go about making an investment. This includes putting money into stocks, bonds, mutual funds, or real estate (among many other things), or starting your own business. Sometimes people refer to these options as "investment vehicles," which is just another way of saying "a way to invest." Each of these vehicles has positives and negatives. The point is that it doesn't matter which method you choose for investing your money, the goal is always to put your money to work so it earns you an additional profit. Even though this is a simple idea, it's the most important concept for you to understand.

The most obvious investment for many of us is for our retirement. A retirement plan is a savings strategy designed to provide employees with an income or pension after they are no longer working. Retirement plans can be set up by employers, insurance companies, the government or other institutions such as employee associations or trade unions. The following are some of the ways you can save for retirement.

**Individual Retirement Accounts (IRAs)** are retirement savings accounts that provide tax advantages when you save for retirement. There are different types of IRAs, some provided by employers and others are set up by individuals.

**Pensions** are retirement plans set up by employers to provide benefits to retired employees.

**401(k) Plans** are retirement plans that defer income taxes on retirement savings and any interest they may earn until withdrawn. Most plans are sponsored by private-sector corporation employers. Comparable salary deferral retirement plans include 403(b) plans that cover employees of educational institutions, churches, public hospitals and nonprofit organizations and 401(a) and 457 plans that cover employees of state and local governments and certain tax-exempt entities.

## Investment Options (cont'd)

Determine how much money you need to retire comfortably. When calculating the amount, remember that during retirement you'll save money on clothing, commuting and other costs associated with earning a living. You may also have fewer expenses related to caring for children, but your healthcare expenses may be higher.

As a general guideline, you can expect to live on 70 to 80 percent of your pre-retirement income. But this is just an estimate. Some retired women spend as little as 60 percent of their pre-retirement income, while others spend more than when they were employed.

To calculate your retirement needs, consider these questions:

- ❑ **How long will your retirement last?**  
When do you plan to stop working? Will you retire early or are you planning to work at least part-time as long as you can? How long are you likely to live? (The Social Security Administration estimates that a 65-year-old woman can expect to live another 17.5 years.)
  
- ❑ **How much will a dollar be worth?**  
During times of inflation or rising prices, you'll need more income to support your current lifestyle. When calculating how much money you'll need for retirement, assume inflation rates of three to four percent.
  
- ❑ **How much will you spend?**  
What type of retirement do you envision? Do you plan to stay in your current home? Do you plan to retire to a beach community in Florida? The first lifestyle will probably cost less than the second.

Most people have a mix of stocks and bonds. When considering how you will divide your funds, it's important to consider how many-years you have until you retire and your tolerance for risk. Contacting a personal financial representative can help you decide on the best investment strategy.

Another great option is to visit Allstate's financial resources website at [www.allstate.com](http://www.allstate.com) (click Tools and Resources and select Financial).

In addition to these resources available online, below are some common investment options for you to learn more about to become more knowledgeable about the process.

## Investment Options (cont'd)

### Savings Bonds

Savings bonds are issued by the government, in face value denominations from \$50 to \$10,000. Interest on the bonds accumulates tax-free. When you buy a savings bond, you usually pay half its value, and when it matures the bond is worth twice as much as you paid.

For example, if you pay \$50 for a \$100 savings bond, it will be worth at least \$100 upon maturity.

### Mutual Funds

Mutual funds are a collection of stocks from different companies that are combined (or co-mingled) to provide a single investment.

For example, a mutual fund might invest 10 percent in bank stocks, 25 percent in retail outlet stocks, 25 percent in medical technology stocks, 25 percent in high-tech stocks and the remaining 15 percent in government securities. Mutual funds accept money from many investors and often charge a fee to manage the "mix" of stocks.

### Stock Investments

Stock investments make you a shareholder of a public company and indirectly allocate your money to be used in the company's business. In return for your investment, you are entitled to a share of the company's profits. Earnings are paid back as dividends or retained to help the company grow. If the company isn't profitable, you may experience losses.

### Bonds

Bonds correspond to a loan to a company. A bond is a contract that guarantees your loan will be repaid by a specific date (maturity date) and that you will receive a specific interest rate for the use of your money. Bonds are a relatively safe way to invest and most pay interest semi-annually. They pay the face amount when they reach maturity.

The last area to address in regard to investment options, and one that is less common, is estate planning. An estate plan will preserve your assets after you die. Although you may not consider yourself wealthy enough to have an "estate," if you own a home, furniture, car or have money in a retirement fund, you need to protect it no matter how old you are.

An estate plan can protect your assets and provide financial and emotional stability for your survivors. If you die without an estate plan, legal problems may delay the distribution of your assets. There are several ways to protect your estate that are outline on the following page.

## Investment Options (cont'd)

### **Establish a will.**

This is usually the heart of an estate plan. Without a will, the laws of your state will determine who receives your property. If you don't designate a legal guardian for any dependents or minor children, a court will decide who will raise them.

### **Establish a trust.**

This can hold virtually any kind of tangible or intangible property and can be as flexible as needed to meet your objectives. Some trusts are established to avoid probate or reduce future estate taxes. Others are designed to provide for minor children.

### **Designate powers of attorney.**

This document clearly states your wishes about how to handle your healthcare and property and who is responsible for carrying them out if you are unable to communicate. Be sure to pick somebody who has consistently been a part of your life and likely always will.

### **Purchase life insurance.**

Life insurance can provide the cash your survivors may need to pay federal estate taxes when you die. If you purchased life insurance prior to leaving your abuser, remember to change the beneficiary names.

In addition to these common investment options, most communities offer a variety of asset-building programs to help you reach your financial goals. Contact community organizations to find out if they offer any of the following programs and whether there are income limits:

- ❑ **Individual Development Accounts (IDAs)** are savings accounts matched by public and private sources for investments in education, homes and businesses. The accounts match your savings and allow a set period to save for specific goals. These goals usually include education, home purchase or seed money to start a business.
- ❑ **Micro-Enterprise Development** are small capital investments that allow individuals to form micro-businesses to contribute to their family's economic and social well-being.
- ❑ **Financial Literacy Programs** help families learn how to manage their finances and make wise economic choices. These programs help families move toward goals, including owning a home or business, or saving for education and retirement.

## Investment Options (continued)

- **Financial Incentives** include earnings supplements, job guarantees, child-support incentives, childcare support, health and medical benefits and “earned-income credits,” which make up for any decrease in public assistance benefits due to earned income.
- **Federal and State Earned-Income-Tax Credits (EITCs)** provide cash to low-income individuals through tax refunds. EITCs increase the income of the working poor and promote their ability to save. At least 19 states offer an income tax credit in addition to the federal EITC (Colorado, Delaware, District of Columbia, Illinois, Indiana, Kansas, Maine, Maryland, Massachusetts, Minnesota, Nebraska, New Jersey, New York, Oklahoma, Oregon, Rhode Island, Vermont, Virginia, and Wisconsin).
- **Unemployment Insurance** can provide a cushion for families during periods of involuntary unemployment. Taking full advantage of unemployment benefits can help those who are between jobs.
- **Emergency Assistance Funds** provided by nonprofit organizations or faith-based institutions supply emergency assistance to individuals who need help paying rent and utility bills or relocation costs.
- **Miscellaneous Savings Programs** help low-income individuals and families save for needed assets.

Again, this is only a summary of some of the investment options to consider. Speak to your local domestic violence advocate for additional information and strategies to budgeting, saving and investing your money.

# Insurance Overview

Insurance is an important part of your financial well being. It can help protect you financially if you have health problems, are involved in a car accident, or if your home is damaged or destroyed.

**Health and Medical Insurance** covers health and medical expenses due to illness or accidental injury. Such insurance may cover some or all of the expenses of hospitalization, surgery, physicians' fees, drugs and medicines, laboratory tests, X-rays and other diagnostic procedures, radiation therapy, maternity and nursing care, eyeglasses, crutches, prostheses, etc.

**Health Savings Accounts (HSAs)** are an alternative to traditional health/medical insurance. They allow you to pay for current health/medical expenses and save for future qualified health and medical and retiree health/medical expenses on a tax-free basis. You own and control the money in your HSA, and you decide how to spend the money and what types of investments to make. You can sign up for HSAs with banks, credit unions, insurance companies and other approved organizations. Your employer may also offer a plan for employees. If you're preparing to leave your current job and don't have health and medical insurance, you can continue the coverage offered through your employer. Legislation known as COBRA allows you to continue your coverage for up to 18 months. You will be responsible for paying the premium, so contact your local nonprofit health service provider to learn more about medical insurance options available in your community.

**Auto Insurance** can help you repair or replace your car if you get into an accident and help protect you in the event of a lawsuit. In most states, you are required to have some level auto insurance if you have a car. Drivers must be able to pay for any losses they cause, including the cost of repairing a damaged car, paying for medical expenses and more. The minimum level of insurance you should carry is typically what is called 'liability insurance.'

**Homeowners or Renters Insurance** pays to repair and replace your home if it is damaged or destroyed. Renters need insurance to protect their furniture and other personal property, as well.

**Life Insurance** can help provide your family with a stable financial future. It can help cover funeral expenses, childcare and other costs.

**Long-Term Care Insurance** can help protect your family and savings from medical costs in the event of a lengthy illness.

**Disability Insurance** provides a portion of income lost due to a total or partial disability caused by illness or accident.

In addition to insurance you may purchase on your own, when applying for a job ask the potential employer about employee benefits that may include short or long-term disability or life insurance.

## Insurance Overview (cont'd)

It is important to know that some insurance companies deny victims access to insurance by using domestic violence as an underwriting criteria (a basis for determining who to cover, what to cover, and how much to charge). They also may deny coverage on the basis of abuse related medical conditions and claims. This discrimination can occur in all lines of insurance health, life, disability and property and casualty (e.g. homeowners/rental and automobile, as well as commercial property and automobile).

It is also important to know that insurers are not required to tell applicants or policy holders the reason for rejections or other adverse actions, such as denying a claim or raising premiums (how much you pay), so it may be difficult to know if domestic violence criteria were used by the insurer.

Many states now have laws that don't allow insurance companies to use domestic violence as underwriting criteria. Work with your domestic violence advocate if you are having difficulty obtaining insurance, having a claim paid, or have an unexplained increase in premiums and you believe the insurer may have used domestic violence as a criterion.

You can also go the website of the National Association of Insurance Commissioners [www.naic.org](http://www.naic.org) and click on Consumer Resources to access information about your state's insurance department and learn about your rights in filing a complaint against an insurance company.

## Education Opportunities

This topic of the module includes strategies for continuing your education. There are several ways to develop advanced skills, pursue higher education, learn an advanced trade or obtain a professional license. By completing a GED, undergraduate or advanced degree, certificate or on-the-job training, you are more likely to get a better job and advance in your career. In fact, people with more education generally earn higher salaries.

Also, when choosing a career or job change consider “non- traditional” female jobs. As defined by the U. S. Department of Labor, “non-traditional” jobs are those in which women comprise 25 percent or less of the workforce. While working in a male dominated field can present some challenges, the economic benefits can be great. Consider that non-traditional jobs may pay 20-30 percent more than traditionally “women’s” jobs and offer more benefits.

Many women who have experienced abuse feel a strong desire to “give back” once they have left their abuse and seek new careers in social services to do so. This is great if it meets your financial goals and your interests and abilities. However, remember that the most important consideration is taking care of yourself and your family first. There are many ways to “give back” which may include establishing yourself in a better paying job and making contributions to domestic violence agencies or engaging in volunteer activities.

A career counselor can be very helpful in assisting you in developing or changing a career path. Many community colleges and universities offer career counseling to students and women seeking to change careers.

Additionally, visit the National Career Development Association (NCDA) [www.ncda.org](http://www.ncda.org) for more information on finding a career counselor in your community and resources for choosing a career that best suits your needs.

Many scholarship and direct-assistance programs are available to help abused women pursue education and workforce development opportunities. Below is a brief list of various education and training options available:

**General Educational Development (GED)** program is a way to obtain a high school diploma. Most businesses, colleges and technical schools recognize the GED as the equivalent of a high school diploma.

**On-The-Job Training (OJT)** can be provided at the work-site. Training ranges from a month to a year or more and is sometimes supplemented with classroom training.

## Education Opportunities (cont'd)

**Community Colleges** provide associate degrees and the opportunity to transfer to a four-year college or university. Community colleges are often less expensive than four-year colleges and universities. Many community colleges offer open enrollment, eliminating the need to take standardized tests including the Scholastic Aptitude Test (SAT) or the American College Testing (ACT) program.

**Trade or Vocational Schools** provide specialized training in specific fields, including nurse's aide, plumbing technician, heat, ventilation and air conditioning technician, truck driver, cosmetologist, and more. A trade school may be appropriate if you know what you want to do and prefer hands-on learning.

**Certification Programs** provide sufficient training to work in a specific profession. Some certificate programs are administered by the state, while others are offered by colleges, universities or professional schools. Many certification programs require a college degree in addition to a standardized exam. Some certifications must be renewed regularly, requiring continuing education courses.

**Online Education** is an alternative to trade schools, community colleges and four-year colleges and universities. Most online education programs allow you to work at your convenience, anywhere you can access a computer. Online education programs are especially appropriate for women with transportation problems or who are trying to balance family, work and education.

**Four-Year Colleges and Universities** grant undergraduate (bachelor's), graduate (master's and doctoral) degrees and professional certificates.

Another factor to consider when looking at continuing your education is how you are going to pay for learning. The following tax-free or tax-deferred investments can increase your returns without raising your level of risk.

- ❑ **State-Sponsored College Savings (529) Plans** allow you to contribute as much as \$100,000 a year and in some states, deduct contributions from your state taxes. When used to pay for higher education, investment gains are often taxed at the lower child's rate, although some states completely eliminate state taxes. Plan administrators manage the investments and may use strategies that are not aggressive enough for risk-tolerant investors who believe they can earn more on their own to balance the tax advantage.

## Education Opportunities (cont'd)

- **Education IRAs** allow your money to grow and be withdrawn tax-free as long as it's used for higher education. These accounts can't be used in conjunction with other tax-free plans (including the state-sponsored 529s), and you can contribute only \$500 per year. Since you can now make withdrawals for educational purposes from all other types of IRAs without penalties, the \$2,000 annual contribution cap may make them a better alternative.
  
- **Prepaid Tuition Plans** allow you to pay current tuition rates for future education at an in-state public college. These plans may not be a good idea for students who qualify for financial aid, since they eliminate that possibility. If your child decides to attend a private college, or none at all, the plan will return your investment and any interest it earned.
  
- **Financial Aid** including scholarships and grants is "free money" provided by the federal or state government, private organizations or the school. You do not have to pay it back. Scholarships are often awarded without consideration of financial need to students who have demonstrated excellence in specific areas or disciplines. One website to visit to learn more about possible scholarships is [www.fastweb.com](http://www.fastweb.com). On-campus work-study programs, which are government subsidized and need based, allow students to earn money for their education.
  - **Free Application for Federal Student Aid (FAFSA)** form is distributed and processed by the United States Department of Education. It is used when applying for all Federal Title IV student aid programs, including Pell Grants, Stafford Loans and the campus-based programs. The FAFSA ([www.FAFSA.com](http://www.FAFSA.com)) collects information to determine need and eligibility for aid.
  
  - **Federal Pell Grants** don't have to be repaid. Generally, Pell Grants are awarded only to undergraduate students, those who haven't earned a bachelor or graduate degree. In limited cases, however, Pell Grants are awarded to enrollees in post-baccalaureate teacher certificate programs. You receive the amount for which you qualify.
  
  - **Federal Stafford Loans** are awarded on the basis of financial need and are regulated by the federal government.
  
  - **Federal PLUS Loans** are based on credit history and require a credit check.

## Education Opportunities (cont'd)

- **Tuition Reimbursement** or tuition assistance is a contractual arrangement between an employer and employee that outlines the terms under which the employer will pay for continuing education. Most companies base the amount on the employee's grade in the course. Although some companies pay at registration, others only reimburse after successful completion of coursework.
  
- **The Allstate Foundation Education and Job Training Assistance Fund** has provided the NNEDV with a significant grant to help support domestic violence survivors. Since the program's inception in September 2005, more than \$2 million has been awarded by The Allstate Foundation to assist survivors of domestic violence. A domestic violence agency must apply for these funds on your behalf. For more information on the fund, go to <http://nnedv.org/projects/allstatefoundation.html>.

Lastly, in addition to paying for your education, please don't forget the importance of safety. Consider using a PO box for university or college enrollment applications. This will keep your home address private, in case the school publishes a student directory or posts addresses on its website. Also, research the school's privacy policy and process for protecting, storing or publishing student information. Research the school's opt-out policy for information sharing. Safety and privacy procedures should allow you to prevent your private information from being published or shared.

For additional strategies and ideas to stay safe while pursuing additional educational opportunities, work with your local domestic violence advocate.