Providing Holistic Financial Empowerment to Marginalized Survivors

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SELF CARE IS NOT SHELLFISH
A Vision of Possibilities

- Anything is possible if we can visualize and plan.
- Where do you want to be right now? In the future?
- Close your eyes!
- What do you see?
- What do you feel?
- Make it happen!

Manifest Your L.I.F.E

LOVE. INSPIRE. FULFILL. EVOLVE
How do clients feel about budgeting?

Most reactions to finances are that it is overwhelming, shocking, threatening or disturbing.

This is our brains way of telling us to pay attention to what is going on.
What do I do?

Steps to Take

- Ask
  - Finding out what your financial situation is presently
- Connect with debtors
  - Contact direct
  - If already in collections, plan for contact
- Provide time for renewal

How to Assess

- Vision
  - Think of what financial freedom would look like
- Plan
  - Budget and small action steps
- Means
  - Do you have resources and what is needed?
- Intent
  - Plan for hiccups
  - Remember your goals
What does a financial crisis look like to our clients?

- Crying
- Shaking
- Difficulty concentrating
- Difficulty knowing where to begin
- Numbness
- Anger
- Hostility
- Verbal Aggression
- Avoidance
- Suicidal ideation
What can you do?

- Listen
- Reflect
- Be present
- Breathe
- Be Patient
- Give Space
- Give as much power and control to the person as possible
Tools for every situation

- Moving Ahead Through Financial Management Workbook
- Excel Spreadsheet
- Every Dollar by Dave Ramsey
- FACE by the FLY Lady
- Mint
Discover What’s Right for You

- Talking about and writing goals
- Creating an action plan
- Making a date with your finances
- Setting a time limit
- Increasing the use free information and things like freecycle, meetup, and YouTube
- Creating a safety plan when tensions rise
- Community resources
- Uncovering creative ways to plug budget leaks
- Displaying vision board
- Checking credit score

*This is not an extensive list of all possible ideas*
Creating a financially focused vision board

Visualization is one of the most powerful mind exercises you can do. According to the book *The Secret*, "The law of attraction is forming your entire life experience and it is doing that through your thoughts. When you are visualizing, you are emitting a powerful frequency out into the Universe."

Vision boarding - bringing dreams and goals to light

What you’ll need:
- Any kind of board, we use white and black foam boards from the craft store. We have used 16x20 boards.
- Scissors, magazines (that you can cut images and quotes from) and glue-sticks to put your board together.
- If you want, fun markers, photos, stickers, or anything else you can think of to deck out your board.
- Time. Give yourself a stress-free hour or two to put your board together.

How to do it:
Create a relaxing, focused atmosphere.

Look through the magazines and cut out words, ideas or pictures that speak to you when you envision your future.

Making the board is an individual project and no two boards will look the same. When it comes to actually putting your items on the board, some will leave space in between each item while others love the feeling of closeness and want everything to touch and overlap. You can also choose to write meaningful words or phrases you have learned over the financial empowerment experience.
Envisioning Economic Strength

Self care can also mean taking time-out and a morning off for education, information, networking and connecting.

Rachel Coalition*, a division of Jewish Family Service of Metrowest NJ presents

FINANCIAL EMPOWERMENT
THE ABC’S OF FINANCIAL LITERACY

Financial Abuse can leave people feeling overwhelmed and powerless. Leave this FREE presentation educated & empowered.

FRIDAY, MAY 10, 2019 9AM - 12PM

PANEL OF EXPERTS IN FINANCIAL LITERACY

Keynote Speaker, Christine Heer, JD, LCSW
Mortgages and Bankruptcy
Lisa Aftalo, Esq., NJ Home Lenders
Banking Accounts and Loans
Melissa Geiger, Vice President M&T Bank
Budgeting
Susan Lubin, Former Certified Financial Planner
Insurance
Gwen Stuart, Allstate Agency Manager
Financial Planning and Investments
Kenny A. Obeso, Financial Advisor,
Morgan Stanley Wealth Management
Understanding Credit
Felicia L. Garland, JD, CFP, Family Wealth Advisor,
Kreitzberg Wealth Management

LOCATION
JCC MetroWest
760 Northfield Ave, West Orange, NJ

REGISTRATION
Faith Fisch at 973-637-1734 or ffisch@jfmetrowest.org
No cost to attend

*Rachel Coalition is a division of Jewish Family Service of Metrowest NJ, and a partnership of eight northern New Jersey organizations, working together to provide services and support programs for victims of domestic violence in Essex and Morris Counties.

At every age, at every stage, we are here to help.
www.jfmetrowest.org

JFS MetroWest is committed to inclusive programming. Please call 973-705-RFSD to discuss how we can help.
Issues we face:

→ **Immigration status affects their finances**
  - Work/Bank Accounts/Credit

→ **Lack of support with children**
  - Daycare/aftercare/restrictions for assistance

→ **Legal cases**
  - Child support/Alimony/Consent orders for financial assistance

Healing Financial Abuse: Challenges within the marginalized groups

Andrea Mendez B.A.
Center for Hope and Safety
Outreach Community Program
Healing Financial Abuse: Support Groups

How support groups help heal financial abuse:

➔ Clients feel a sense of confidentiality when speaking about their finances
➔ Clients connect with others who experience the same abuse and feel less alone
➔ Before fixing finances client must emotionally heal from abuse
➔ it is easily tailored to each individual need during each session
➔ it opens room for conversation about the core issues that lead to financial abuse
Healing financial abuse: Art Therapy

Why incorporate art therapy?
★ Clients feel a sense of calm
★ Can enjoy learning about finances in a hands on way
★ Easily able to create visual budget and financial goals
★ Art therapy allows client to artistically heal from abuse
★ Journaling/Vision Boards/Paintings/Stress Balls.
Deep Breathing

- Butterfly Hug
- Eye Roll Breathing
- Sigh
- Belly Breathing
Chair Yoga
A peaceful space to Get to Know your finances!

- Quiet and Serene  
  (Declutter)
- Aromatic and pleasant.
- Jazz? or Classical?
- Just for “One Hour”
Guided Meditation

Five Areas of Therapeutic Self-Care

**Physical Self-Care**
- Nutrition
- Sleep
- Exercise
- Water intake
- Medication
- Supplements
- Breathing

**Spiritual Self-Care**
- Prayer
- Meditation
- Spiritual community
- Forgiveness
- Finding purpose and meaning

**Lifestyle**
- Structure/routine
- Relaxation
- Setting goals
- Fulfilling work
- Time in nature
- Pleasure

**Mental/Emotional Self-Care**
- Positive self-talk
- Positive beliefs
- Feeling one's feelings
- Mood journal
- A library of positive memories
- Psychotherapy
- Family of origin healing
- Working through grief
- Working with a good therapist

**People Support**
- Family
- Friends
- Psychiatrist/therapist
- Minister/rabbi
- Support group
- Day treatment
- Community service

The Goal
To feel vital and balanced, free from depression and anxiety.
Questions