

# Allstate Foundation Purple Purse Moving Ahead Curriculum

A Financial Empowerment Resource



**Purple Purse**  
Allstate Foundation



**NNEDV**  
NATIONAL NETWORK  
TO END DOMESTIC  
VIOLENCE

# Introduction

**S**urvivors of domestic violence face serious challenges. Many struggle to find a safe place to live and put food on the table. Others struggle to find and hold a job. Protecting one's money and other assets can also be a challenge. *The Allstate Foundation Purple Purse Moving Ahead Curriculum* can help.

Domestic violence survivors deserve access to the resources they need. They deserve housing, jobs and economic resources for their families. This is true whether they leave abusive relationships or remain in them.

Every story and strategy in this curriculum is designed to help survivors overcome the challenges they will meet. It explores many of the choices that may present themselves. It also identifies community resources to help survivors build financially independent lives.

Community resources may include:

- Domestic violence programs that offer support for safety and financial success
- Job and professional skills development programs
- Community organizations that work with local banks and foundations to help survivors save money for education, develop a business or buy a home

The focus of the *Purple Purse Moving Ahead Curriculum* is on women because women comprise 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.

This curriculum was developed to help provide survivors with:

- Resources to strengthen survivors' confidence in their ability to take action
- Strategies to address the financial and safety challenges when ending an abusive relationship
- Resources for working through the quality-of-life changes survivors may meet when fleeing abuse
- Approaches to work through challenges after an abuser has misused the survivor's personal information
- Methods to understand financial fundamentals
- Steps to building a strong financial base, such as budgeting, saving, building credit and managing debt.

# Overview of Curriculum

The Allstate Foundation Purple Purse Moving Ahead Curriculum offers a range of information from basic money and financial management principles to advanced, long-term financial planning. It is divided into five separate modules.

## MODULE 1

### Understanding Financial Abuse-Keeping Safe and Starting Over

- Financially Abusive Relationships
- Financial Safety Planning
- Separation, Divorce and Child Support
- Disclosing Abuse
- Privacy Protection

## MODULE 2

### Learning Financial Fundamentals

- Finance Management
- Budgeting and Saving
- Assets and Liabilities
- Banking Options

## MODULE 3

### Mastering Credit Basics-Reviewing, Understanding and Improving Your Credit

- Reviewing Your Credit Report
- Understanding Your Credit Score
- Improving Your Credit Score
- Understanding Bankruptcy

## MODULE 4

### Building Financial Foundations-Homes, Loans and Automobiles

- Financial Paperwork
- Loan Options
- Home Options
- Home Ownership
- Mortgage Application Process

## MODULE 5

### Creating Budgeting Strategies-Saving and Investing, Insurance and Education

- Saving Strategies
- Investment Options
- Insurance Overview
- Education Opportunities
- Education Finances

# Limitations of Curriculum

Many political, social and cultural beliefs affect our views about money. Not everyone has the same ideals or ways to measure financial success. This curriculum can't reflect all beliefs. But it does attempt to address a range of value systems.

This curriculum also offers information about community resources and how to access them. Unfortunately, discrimination due to race, ethnicity, class, sexual orientation or physical ability does exist. Discrimination may affect one's access to resources. In addition, one's political or legal status in the United States may also affect access to resources.

This curriculum is intended to serve as a general guide to financial principles and strategies. It is not intended to address individual financial or safety issues. If you have safety issues, please contact a local or national domestic violence program. They can refer you to a domestic violence advocate who can assist you.

## Summary

The Allstate Foundation and the National Network to End Domestic Violence congratulate you for taking this first step toward gaining control of your future. We are excited to share this curriculum with you. Know that financial planning and management is a life-long process. And it is within your reach.

Surviving from day-to-day, struggling to make ends meet, escaping abuse and starting over can be frightening. *Trust in your right to be safe.* And understand that change is possible.

Only you can decide the best pace to take as you pursue change. Trained advocates, community-based organizations, culturally specific organizations and financial institutions are available. They can 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, feel free to ask questions. In addition, 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.



Stand up. Speak Out.

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



# 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.**



## THE ALLSTATE FOUNDATION

For more than 60 years, the Allstate Foundation has been bringing out the good in millions of lives. Established in 1952, The Allstate Foundation is an independent, charitable organization made possible by subsidiaries of The Allstate Corporation. Through partnerships with nonprofit organizations across the country, The Allstate Foundation brings the relationships, reputation and resources of Allstate to support innovative and lasting solutions that enhance people's well-being and prosperity. For more information, visit [allstatefoundation.org](http://allstatefoundation.org).



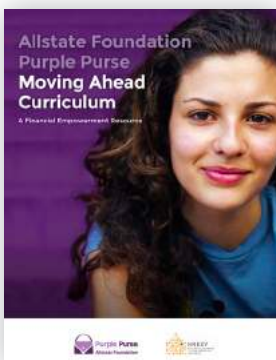
## ALLSTATE FOUNDATION PURPLE PURSE

Allstate Foundation Purple Purse is the longest running national program focused on ending domestic violence through a proven solution: financial empowerment services for survivors. Using our prolific knowledge of financial services and deep community reach, we've invested over \$60 million and helped more than 1.3 million survivors recover their financial independence and break the cycle of domestic violence from 2005 - 2017. For more information, visit [PurplePurse.com](http://PurplePurse.com).



## NATIONAL NETWORK TO END DOMESTIC VIOLENCE

The National Network to End Domestic Violence (NEDV), a social change organization, is dedicated to creating a social, political, and economic environment in which violence against women no longer exists. NEDV is the leading voice for domestic violence victims and their advocates in America and represents the 56 state and U.S. territory coalitions that connect local service providers to services for survivors. For more information, please visit [nedv.org](http://nedv.org).



## ALLSTATE FOUNDATION PURPLE PURSE MOVING AHEAD CURRICULUM

A study conducted by Rutgers University in 2014 shows how the Allstate Foundation Purple Purse Moving Ahead curriculum helps survivors become more independent and feel safer, more hopeful and less financially strained. A total of 457 survivors were selected to participate in the study based on their involvement and use of the Moving Ahead curriculum. Participants showed significant improvements in key financial behaviors by between 42-103 percent after learning the curriculum. Additionally, they reported less hardship, less financial strain, and a 10 percent increase in quality of life ratings.