



***Economic Empowerment***



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# *Economic Empowerment Introduction*



## ***About The Curriculum***

### **What is Financial Abuse?**

Financial abuse is a common tactic used by abusers to gain power and control in a relationship. The forms of financial abuse may be subtle or overt but in general, include tactics to conceal information, limit the victim's access to assets, or reduce accessibility to the family finances. Financial abuse – along with emotional, physical, and sexual abuse – includes behaviors to intentionally manipulate, intimidate, and threaten the victim to entrap that person in the relationship. In some cases, financial abuse is present throughout the relationship and in other cases financial abuse becomes present when the survivor is attempting to leave or has left the relationship.

Financial abuse, while less commonly understood, is one of the most powerful methods of keeping a survivor trapped in an abusive relationship and deeply diminishes the victim's ability to stay safe after leaving an abusive partner.

### **Impact of Financial Abuse**

The short- and long-term effects of financial abuse can be devastating. In the short-term, access to assets is imperative to staying safe. Without assets, survivors are often unable to obtain safe and affordable housing or the funds to provide for themselves or their children. With realistic fears of homelessness, it is little wonder that survivors sometimes return to an abusive partner.

For those who manage to escape the abuse and survive initially, they often face overwhelming odds in obtaining long-term security and safety. Ruined credit scores, sporadic employment histories, and legal issues caused by the abuse make it extremely difficult to gain independence, safety, and long-term security.

## What Is Economic Empowerment?

### What is Economic Empowerment and why is it important at Apna Ghar Inc.?

Economic empowerment is the capacity of women to contribute to and benefit from an economy's growth in a fair and equitable manner. It increases access to resources and opportunities such as:

1. *Jobs*

2. *Financial Services*

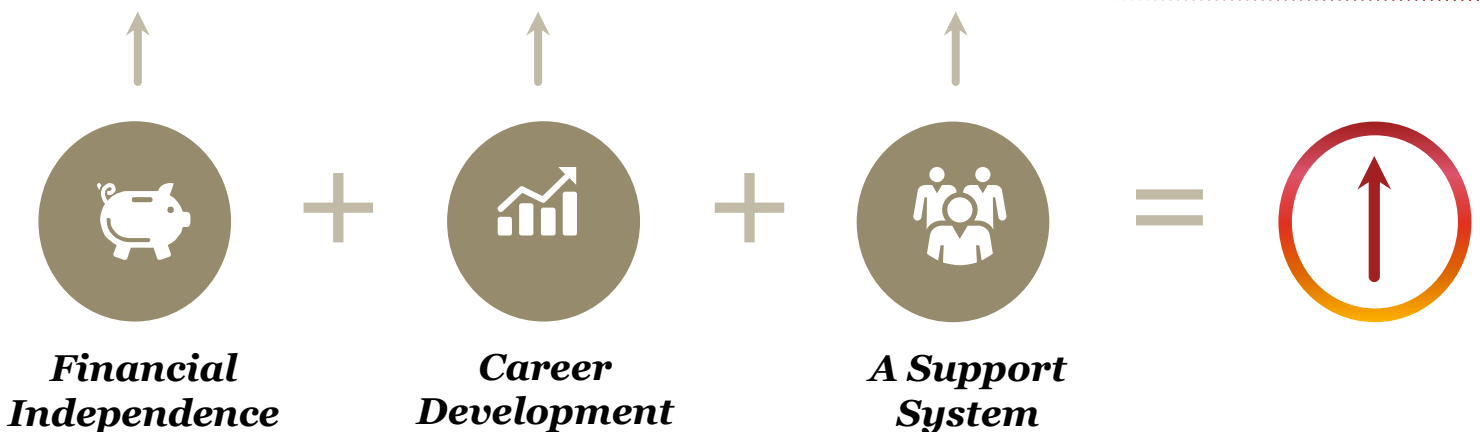
3. *Skills Development*

4. *Property*

5. *Assets*

6. *And more!*

*In the context of gender-based violence, economic empowerment provides a valuable means of being able to overcome financial abuse. Being economically empowered can give one the confidence and financial means to independently make decisions about their wellbeing.*



**With this in mind, we at Apna Ghar Inc. felt it was important to build into our services, programming that enables our program participants to feel economically empowered.**

## Apna Ghar's Purpose

### Vision

To empower our program participants to feel financially independent such that they do not feel the necessity to accept violence and abuse as a means of survival for themselves and/or their children.

### Program Overview

An individual calls Apna Ghar where they are referred to an applicable program/agency and case management team. In the case management team the case manager works with the participant to develop a service plan where the participant attends weekly meetings and/or monthly workshops. These are meant to assist the participant with employment or housing related goals.

### Strategy

To accomplish our vision of economically empowering our program participants will use a **3 pronged approach**: (1) monthly financial education workshops (2) monthly Career empowerment workshops (3) weekly individual case management focusing on individual participants' goals, actions plans, etc.

### Goal

Program participants will have a better understanding of managing their finances effectively, gain safe and fair employment that reflects their career goals and be able to sustain living independently in rented or self-owned housing within a period of 2 years from when they started the program.

# *Financial Education Workshop Series*



# *Financial Education Modules*

**Learning  
Financial  
Fundamentals**

**Building Financial  
Foundations**

*Module  
#1*

*Module  
#2*

*Module  
#3*

*Module  
#4*

*Module  
#5*

**Understanding  
Financial Abuse**

**Mastering Credit  
Basics**

**Creating Budget  
Strategies For  
The Long-Run**



# *Understanding Financial Abuse*

*Key topics covered in this module include:*

Financially Abusive Relationships

Financial Safety Planning

Divorce and Child Support

Disclosing Abuse

Privacy Challenges



## *Module #1*

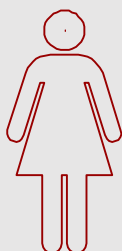
The goal of this module is to address the obstacles you may experience when trying to overcome financial abuse and provide information to consider before ending a relationship with an abusive partner.

## Introduction To Financial Abuse

Financial abuse occurs when someone tries to take or control what belongs to you for their own benefit, not yours. This can include your money, your property, or your personal information. Financial abuse is unethical, and in many cases it is also illegal.

### Signs of financial abuse:

- Your partner or a trusted person takes an undue interest or involvement in your financial matters
- Your statements show account withdrawals or transfers you did not do
- A trusted person suggests you have your bank statements sent to them (or you stop receiving your bank statements)
- Your partner forbids you to work
- Your partner suggests that you make changes to important contracts – your Will, Power of Attorney, trusts, title to property, deeds or mortgages – that you do not want to make or are not in your best interest
- Your partner opens new credit accounts under your name without your permission



**1 in 3:**

women will experience gender violence in her lifetime

## *Are You In A Financially Abusive Relationship?*

### **Activity:**

To determine whether you are in a financial relationship ask yourself the questions below. If you answer yes to one or more of the questions you may be in a financially abusive relationship. This can be very difficult to deal with, but know there is help available. You are not alone. Please continue reading this module to learn about strategies that can help you understand and overcome your situation.

### **Did/does your significant other:**

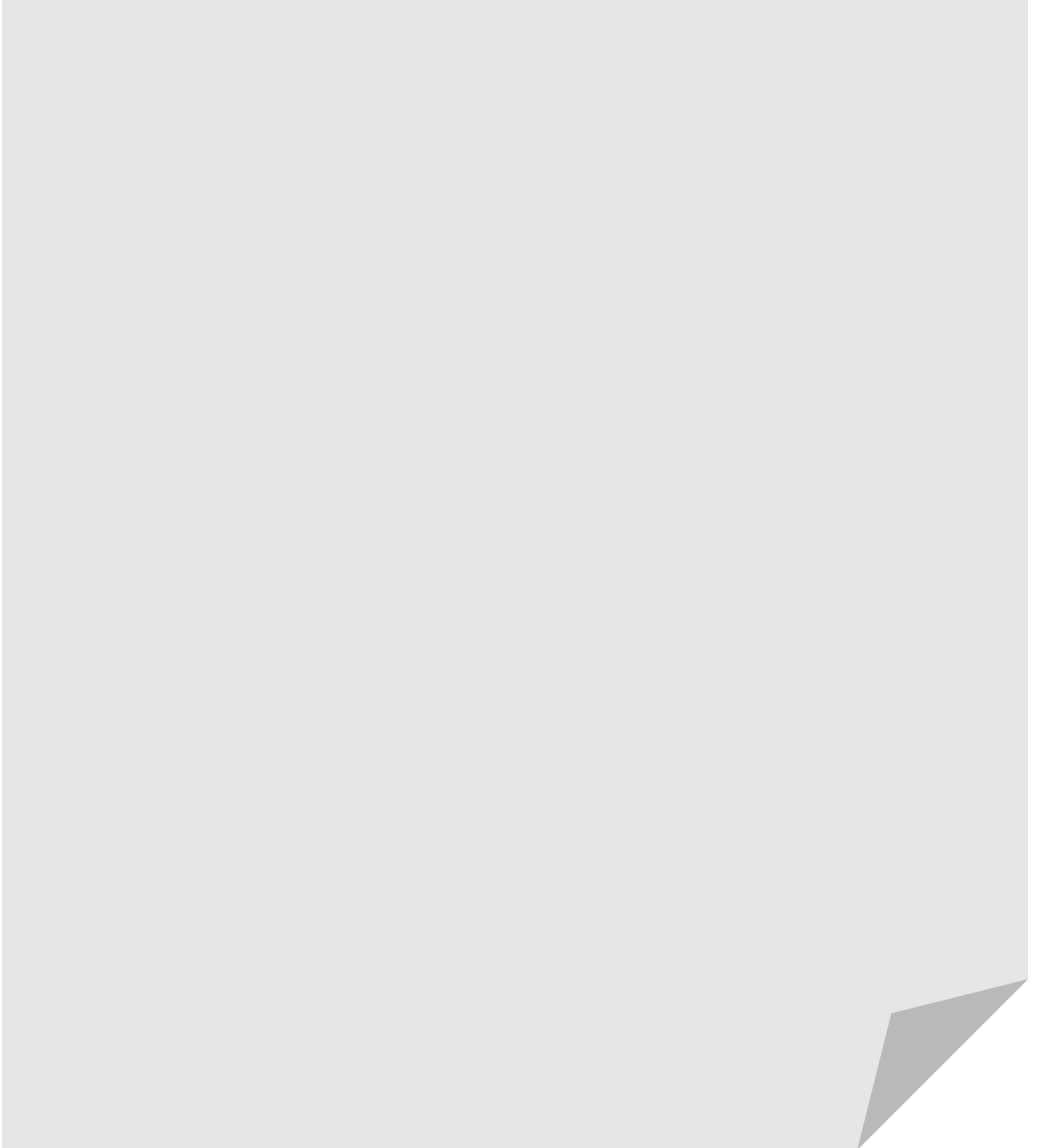
- Frequently check your bank account without giving you access to theirs?
- Open credit cards under your name without consulting you?
- Prevent you from working?
- Takes income from your paycheck?
- Forges your signature on checks and/or legal documents?
- Makes financial decisions without consulting you?
- Question your purchases and/or demands to see receipts?
- Give you a set of money and no more?
- Withhold physical resources from you? Such as food, clothes, medications or shelter.
- Refuses to work to help support the family?
- Interfere with your performance at work? This could include frequent telephone calls, emails or visits to your workplace.

### **Reflection:**

In order to offer some guidance on whether or not your partner is the person you want to be with, if the relationship you're in is hurting you more than helping you, or if you're better off alone take a moment and reflect on the questions below. Feel free to talk to those next to you or simply write down your thoughts on the next page.

- Are any of the above a pattern – something that happens over and over again, over time? And are they doing it to gain power and control over you?
- Is the relationship mutually beneficial?
- Are you expected to sacrifice when they won't even compromise?
- Are you comfortable expressing yourself to them?
- Do they respect your needs?
- Are you happy most of the time?
- Is the Relationship Confusing or Painful?

## *Reflection Page*



## What To Do If You're Being Financially Abused? (1/2)

### 1 Identify your relationship with money.

**Think about your confidence level regarding finances with these exploratory questions:**

- Do you feel able to **manage** your finances?
- What is the **first word** that comes to your mind when you hear the word "money"?
- How **important** is money in your life? Why do you feel that way?
- How do you make **decisions** to spend money (spontaneous, careful, do not care)?

If you don't have a positive relationship with money, understand that your abuser probably wanted you to feel this way. This was a way to maintain power and control over you. Know that gaining confidence is in your reach. You may or may not choose to leave your relationship. Whatever you choose, financial safety planning is critical.

### 2 Gain information about your current money situation.

**Information is power. It is common for abusive partners to hide information about income, bank accounts and debt.**

#### 1. Look for financial documents such as:

- Social Security numbers (for yourself and your children)
- Copies of marriage and birth certificates
- Copies of bank and credit card statements
- Copies of any benefits (public assistance, retirement)
- Insurance coverage (medical, auto, life, etc.)

#### 1. Make copies and hide them in a safe place such as:

- A safety deposit box. Many banks have them. You can rent one for a small fee to store documents safely without telling your partner
- Store copies at a friend's or family member's house

#### 1. Make a list and take pictures of the things you own together, including:

- Home
- Car
- Furniture

## *What To Do If You're Being Financially Abused? (2/2)*

### **3 Begin saving money immediately.**

Saving money can be a challenge. It's possible, but it does take some creativity. Some ideas include:

- Save change from purchases and keep it in a safe place or the secret account
- Open a bank account that your partner is unaware of
- Have bank statements sent to a safe mailing address or electronically to your own private email account
- Have gifts, raises or bonuses from work or family deposited directly into the secret account

### **4 Seek financial independence one step at a time.**

Consider opening your own checking account and applying for a credit card. Having a personal checking account and at least one credit card in your name ensures that you have your own personal credit history. See module 3 to learn more about how credit works.

#### **Summary:**

These are four steps to help prepare you for leaving your relationship. Again, we urge you to seek the help of a domestic violence advocate. You can find one at a local domestic violence program (reference appendix for a list). An advocate can give you additional guidance as you prepare for personal and financial independence.

# Orders Of Protection

## What is an order of protection?

A court order signed by a judge prohibiting a batterer from threatening, stalking or harassing a victim of domestic violence. Different states have different names for these orders. Some call them protective orders, restraining orders or protection from abuse orders. Each state has its own process and requirements.

## What can an order of protection do?

An order of protection can:

- Remove a partner from your home
- Ban a partner from coming to your home or workplace
- Ban a partner from contacting you by phone or email

The aim of these protections is physical safety along with helping in other ways. Many states recognize that having access to money (economic relief) is a key to staying safe. There is a range of economic relief options available through the protection order laws. Options vary from state-to-state. The common forms of economic relief are:

- Child support
- Spousal support
- Mortgage and rent payment
- Temporary possession of property (such as a car and clothing)
- Reimbursement for medical expenses and property damage

## Important:

Before seeking a protection order consider talking with a domestic violence advocate or an attorney to determine whether obtaining an order is the right choice for you. The first step is to contact a domestic violence advocate in your community. An advocate is trained and can help you sort through the pros and cons of obtaining an order. Together, you can decide if an order of protection is a good option for you. An advocate may also be available to go with you to court. Orders of protection can be an important tool for safety. However, they can't guarantee your safety or access to economic resources. Protection orders are available regardless of your immigration status. They can serve as evidence for survivors who are seeking legal status. However, abusive partners who violate protection orders may affect their own immigration status.

## Obtaining A Protective Order

**If it is safe to use a computer, you can get more information about order of protection laws in your state:**



- Go to [www.womenslaw.org](http://www.womenslaw.org) and type “order of protection” and your state name in the search box
- The Battered Women’s Justice Project produced the Protection Order Relief Matrix. This Matrix is a chart listing types of financial relief available in each state. Matrix has been downloaded and displayed on the next page.
- Go to <https://www.peoples-law.org/protective-orders> for info on different types of protective orders

**As you begin this process, if applicable, you should also do the following:**

- Take pictures of any visible bruises
- Get copies of any police reports
- Determine whether anyone saw the abuse and ask that person to testify on your behalf
- If you have not already done so, talk to the police about filing criminal charges
- If you are seeking financial relief (also known as Emergency Family Maintenance), get copies of your most recent pay stubs, living expenses (mortgage, lease, utilities, car insurance, car payment, daycare, etc.) and any income (pay stubs) or bank information you may have regarding the abuser

**Once an order of protection has been obtained you should:**

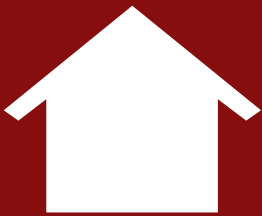
- Keep your protective order on you at all times, and give a copy to a trusted neighbor, friend or family member.
- Call the police if your abuser violates the protective order.
- Think of alternative ways to keep safe if the police do not respond right away.
- Inform family, friends, neighbors and health care providers that you have a restraining order in effect.



## *Housing And Technology Safety Considerations*

In addition to the strategies previously shared, there are other things to keep in mind while seeking independence from your batterer.

### Housing/Shelter Concerns



- Consider limiting your housing search to private property owners rather than larger property-management firms. Large property-management firms tend to check credit histories through a credit bureau allowing your abuser to use a credit report to locate you. In contrary, private property owners often use proof of credit history provided at the time of application rather than checking with a credit bureau.
- Supply a copy of your credit report for housing applications instead of having a potential landlord check your credit report to avoid an abuser from discovering your new address.
- Protect your contact information from being shared by finding a roommate who will agree to have the utilities listed in her name.

### Technology Concerns



- Find out how much of your personal information is available on the Internet. Use free and fee-based websites such as [www.google.com](http://www.google.com), [www.switchboard.com](http://www.switchboard.com), [www.veromi.com](http://www.veromi.com) to search for your phone number and address.
- Be cautious about completing any applications online or using the Internet to communicate with your landlord or mortgage company. Information sent over the Internet can be intercepted or monitored. To protect your privacy, fax the information or send it by mail.
- Set up a news alert on [www.google.com](http://www.google.com) that will notify you whenever your name, address or phone number are published on the Internet. Google archives about four billion Web pages.

## Workplace Safety Considerations

### Workplace Concerns



- Provide your supervisor and company security with a copy of your protection order, if you have one.
- Provide your employer's security and reception people with your partner's photograph.
- Ask security to escort you to and from the parking lot or to public transportation.
- Screen your telephone calls
- Consider changing your work schedule and travel patterns to and from work.
- Save threatening e-mails, voice mails, letters and gifts. If you choose to use the legal system, this evidence will be helpful. If you have a protection order, document problems. This will help you prove that your partner or ex-partner is violating the order.
- Request your workspace be moved to a more secure area or to another site if possible.
- Get a donated cell phone from your local domestic violence shelter. This will provide you with another way to contact help or emergency services, if needed.
- Devise a safety plan for leaving work, such as exiting through a back door.
- Create a safety routine when you arrive home: checking your house and property, checking in with someone to let them know you are safe, etc.

**Staying safe is of top importance during this difficult time. Find information, support and guidance by contacting:**

- National Domestic Violence Hotline at **1-800-799- 7233 (SAFE)**
- A domestic violence program in your community

## Other Safety Planning Actions To Consider

Safety plans need take into consideration who is involved and what family members are affected. Below some different situation variations of safety planning have been listed:

### Children:

The National Domestic Violence Hotline offers up safety plan tips when children are involved. Among them, teach them to never intervene during a violent incident and make up a code word you can use when they need to leave the home because of violence.

<http://www.thehotline.org/2013/04/safety-planning-with-children/>

### Pets:

In the “Planning for Pets’ Safety,” tips on how to establish custody of your pets and what to pack in your safety kit that you may need for your furry family members is provided.

<https://www.domesticshelters.org/domestic-violence-articles-information/planning-for-pets-safety#.VxkA7rQaIy4>

### Disabilities:

The National Clearinghouse on Abuse Later in Life has created a safety planning guide for individuals with physical disabilities.

<https://vawnet.org/material/safety-planning-guide-individuals-physical-disabilities>

### Teens/College Students:

LoveisRespect.org has created comprehensive safety plans both for teens and college who are currently dealing with an abusive partner.

[http://www.loveisrespect.org/pdf/SafetyPlan\\_College\\_Students.pdf](http://www.loveisrespect.org/pdf/SafetyPlan_College_Students.pdf)

## *The Divorce Process*

One of the major issues a married domestic violence survivor faces is determining whether or not to file for divorce. The most important action to take on this topic is to immediately consult an attorney. Good legal advice is essential, and the right legal course of action is different for every individual. If leaving an abusive relationship, your partner may try to prevent you from accessing financial information.

### **Before Meeting With An Attorney:**

Try and gather as much data as possible, including:

- Past income tax returns
- One of your own pay stubs if you are working and one of your partners paycheck stubs (if possible)
- Copies of your partners employee-benefit statement
- Your wish list of assets that you would like to retain.
- Take an inventory of your possessions including your home, car, and furniture. List these in three categories: items that are yours, items that are your partners, and items you own together.

### **During the Divorce Process:**

- Estimate your current living expenses, including any money you spend on your children. If you can't maintain your current lifestyle, cut back on expenses or find additional sources of income. Different budgeting and money saving strategies may be helpful and are addressed later in this curriculum.
- Consider Insurance coverage. If you are covered under your partner's company health plan, you may be able to continue the same coverage for 18 months under a program called COBRA (although your premiums could be quite expensive). If COBRA coverage is too expensive, consider requesting that the court order your partner to be responsible for your children's health insurance by including it in the divorce settlement.

## Finding An Attorney

Finding an attorney with the right credentials is essential to a successful case. You can find legal counsel through several resources:

### 01 State Bar Associations

Your local bar association can help you identify the names of attorneys who specialize in divorces cases and may be able to provide information on whether attorneys licensed to practice law in that state have been the subject of an ethical complaint or inquiry.

### 02 Attorney Referral Services

For approximately \$30, an attorney referral service will recommend someone who specializes in your type of case. Some services will allow you to talk with an attorney for the first half hour at no charge. These services can be found in the yellow pages under "Attorney Referral Services" or "Attorneys."

### 03 Recommendations

Talk to your friends. Some of the most reliable referrals are from people you trust.



Remember that an attorney works for you. At the initial meeting feel free to interview the attorney about their experience in working with domestic violence cases, etc. Ideally, you want to secure an attorney that has experience and knowledge in pursuing similar-like court cases. When it comes to money matters different attorneys and legal assistance providers have different billing processes. It is important to ask questions during conversations about billing to make sure all of the terms and responsibilities are understood.

## What Is Child Support? (1/2)

Once legal counsel is secured, you can discuss child support if you have children.

### What is child support?

Child support is financial support paid by a parent for a child or children with whom they do not live with in the same home. Child support can be voluntary or ordered by the court. It can include medical support, educational assistance, and insurance costs among the other regular expenses involved in raising a child. For unmarried partners, paternity is not automatic. Paternity is a legal determination of a child's biological father. Paternity establishes a legal relationship that may result in eligibility for benefits from legal fathers such as inheritance, veteran's benefits, Social Security benefits or life insurance. But it also establishes a legal role for the father, namely visitation and/or custody rights, which may result in increased safety risks.

### How does child support affect me?

Pros	Cons
<ul style="list-style-type: none"> <li>• Emotional support</li> <li>• Financial support</li> </ul>	<ul style="list-style-type: none"> <li>• Custody and visitation struggles</li> <li>• Unpaid child support</li> <li>• Physical and emotional violence from abuser</li> </ul>

Child support decisions create a difficult dilemma for many survivors. The best way to resolve this challenge is for you to speak with an attorney and domestic violence advocate or counselor.

### When are you eligible to receive child support?

You may be able to collect child support if:

- At least one child for whom you are seeking support is under 18
- You are the children's custodial parent or guardian

### What does a protection order have to do with child support?

In addition to providing safety protections from abusive partners, protection orders can help survivors and their children obtain financial support. In a protection order, survivors may have the right to ask the court to order their partner to pay for various types of expenses, including child support.

## ***What Is Child Support? (2/2)***

### **What does “good cause” mean and what does it have to do with child support options?**

Everyone who applies for or gets cash assistance, subsidized child care assistance or other Temporary Assistance for Needy Families (TANF) benefits must establish paternity and pursue support. If domestic or family violence (or other circumstances such as rape or incest) make complying with these requirements dangerous, the recipient may be excused based on “good cause.” You can request good cause from your welfare worker at any time. Good cause will be granted if pursuing support will: Make it more difficult for a family or household member to escape domestic violence; Place a family or household member at risk of further domestic violence; Unfairly penalize a family or household member because of domestic violence; or The child who needs support was raped by the biological father or born as a result of rape or incest.

### **What will happen if you have “good cause” for not pursuing child support?**

When a caseworker is notified that someone wants to request good cause, they will not take action to collect support until the application has been considered. Applicants are referred to a specific caseworker who will help fill out the domestic violence verification form or supply verification in cases of rape, incest or adoption.

### **What are some common child support strategies to consider?**

If you need child support quickly (and it is not unsafe for you to pursue it), you may consider going to court on your own. File a temporary child support order when you file your PFA. It asks the court to give you child support until the hearing on your original complaint. Review the abuser’s financial statement for accuracy. Consider consulting a lawyer if the financial statement appears inaccurate or fraudulent

### **Do you still have rights in the US if you are from another country?**

Battered immigrant and refugee women may be unaware that they are eligible to file for divorce in the United States. 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 battered immigrant and refugee women also fear that they will be deported if they access the U.S. legal system. The Violence Against Women Act offers options for relief and support to battered immigrant and refugee women. However, the paperwork is extremely complicated and time consuming. She can ask an immigration attorney to support her through this process.

## Disclosing Abuse

For victims of domestic violence, disclosing the experience of abuse to others can be very helpful in seeking support and safety. However, it is important to carefully consider with whom this very personal information is shared and the potential consequences. It is important that you trust your instincts. Take a look below at the pros and cons of disclosing abuse to decide what the best option for you is.

Pros	Cons
<ul style="list-style-type: none"> <li>• Feeling powerful in yourself</li> <li>• Letting go of the fear</li> <li>• Inspiring others</li> <li>• Receiving emotional support</li> <li>• Seeking safety options</li> </ul>	<ul style="list-style-type: none"> <li>• Potential for people to respond insensitively and blame you for your involvement in the situation</li> <li>• Discrimination in employment, housing and access to services</li> <li>• Loss or reduction in public assistance</li> <li>• Referral to state child protection agencies</li> </ul>

### Disclosing Abuse To A Community Organization:

- Ask your domestic violence advocate for a list of community organizations that are required by law to report neglect or abuse (They are called mandated reporters).
- What are their requirements or policies for disclosing domestic violence?
- What are the implications of disclosure? An advocate will help you find out:
  - Why the organization needs the information
  - Where your records are documented
  - Who has access to the information
  - How it will be used
  - What happens if you do not disclose the information

### Disclosing Abuse To An Employer:

If you make the decision to disclose abuse, before you share any information, especially with an employer, you should ask:

- What is the company's confidentiality program and employee-assistance program?
- What are your legal rights to take time off, such as extended-leave or vacation-time policies?
- Does your employer have a partnership with a domestic violence program?
- What are state's unemployment insurance policies?
- If you must leave your job due to domestic violence, you may qualify for benefits.



## Protecting Your Identity

There are many issues related to being a domestic violence victim. For most, the top issue is safety. Consider the following actions:



Find out about transitional housing programs and if they are available in your area.



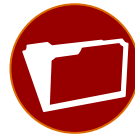
Does your state have an address confidentiality program? If not, consider getting a PO Box address.



Block online and automated telephone access to your SS# by visiting [www.socialsecurity.gov/blockaccess](http://www.socialsecurity.gov/blockaccess)



Contact banks, utilities, department store credit cards, phone companies, etc. Place a new or extra password on your account.



Reduce the number of accounts in your name, such as utilities.

### There are two types of identity theft:

#### Account Takeover

- Existing credit account information, such as the number or the card, are used to purchase goods and services

#### Application Fraud

- Custody and visitation struggles
- unpaid child support
- physical and emotional violence from abuser

### Why do abusers steal their partner's identity?

- To pen new credit accounts
- Impersonate them
- Find out where they are living
- Ruin them financially
- Track survivor's activity

### If you are a victim of identity theft take the following actions:

- Notify credit bureaus
- Contact your creditors
- Call the Social Security Administration
- Obtain a new driver's license number
- Document all conversations regarding the identity theft
- Consider reporting the crime to the police

## *Become Data Savvy*

When asked by individuals or businesses for your personal information there are a couple questions and considerations to keep in mind. Take a look below:

- Ask why individuals or businesses need your personal information
- Question anyone who requests your Social Security number
- Do not give your phone number to retail clerks
- Google search yourself to see what information is on the Internet about you
- Limit the information you or your children share on the Internet
- Shred everything and do not place a credit-card statement, bank statement or tax information in a trash or recycling bin without shredding it
- Understand Opt-Out choices. Financial institutions must offer you the right to choose not to participate in their data-sharing process with third parties. “Opting out” protects your privacy and controls the security of your information. Keep in mind that, often, you will have to ask to opt out of the institution sharing your information.

### **Practice computer safety:**

- Use anti-virus software, keep it updated, and regularly scan your devices
- Periodically delete history, cookies, temporary internet files, and saved forms and passwords from your web browser
- Use a software or hardware firewall to protect your personal information when you use the computer
- Use this site for a detailed list of technology safety and privacy tips:  
<https://www.techsafety.org/resources-survivors>



# *Learning Financial Fundamentals*

*Key topics covered in this module include:*

Finance Management

Budgeting and Savings

Assets and Liabilities

Banking Options

Module 2 Appendix

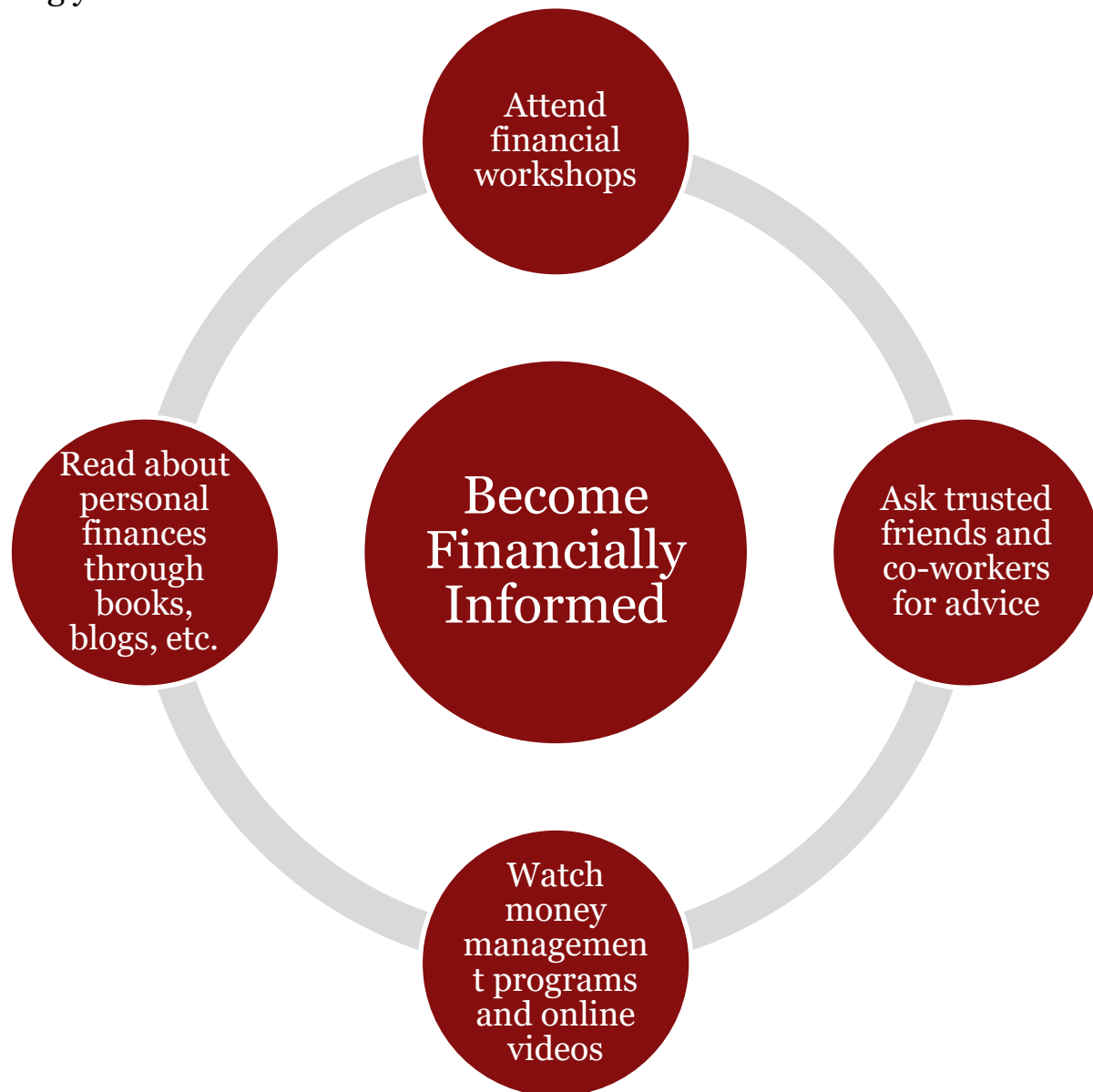


## *Module #2*

The goal of this module is to outline the fundamental financial information you'll need if you have recently left, or decide to leave, an abuser. It will help you review your income, debt and other finance options.


## *Finance Management Introduction*

First step to finance management is to become informed. Knowledge is the key to overcoming fear and achieving economic success. Below are some ways in which to start familiarizing yourself with finances:



If you are like most people, you have a limited amount of money to buy what you need and want, so you must make careful decisions about how to use your money most effectively. Limited money could mean \$25 a week for one survivor, but \$500 to another as everyone's situation is different. Regardless of your personal finances, the first step to finance management is to become knowledgeable and be prepared.

## ***What Is The Worst-Case Scenario That Can Happen To Me?***



Ask yourself “What’s the worst thing that can happen to me in my situation?” Is the worst-case financial scenario something you can handle? By being aware of the worst-case scenario, you can eliminate the fear that prevents you from moving forward. The activity below will help you start thinking about your current situation and determine how much financial planning you have ahead of you. This module will help you get a head-start on your future.

### **Write down your worst-case scenario thoughts.**

*Ex: Loses home; gets laid off from work.*

### **Identify what control and/or options you have in the situation.**

*Ex: Has the option of living with a friend; Has enough money saved to rent elsewhere, etc.*

### **List out ways to get through your worst-case scenario.**

*Ex: Access emergency savings fund.*

## Learn The Basics: Needs vs. Wants

In order to get started on your financial management it is important to know the difference between a want and a need. The activity below will help you decipher the difference.

**Definition:** A need is something you must have in order to live, such as food, medicine and shelter. Wants, on the other hand, are not essential and is something that your or your family enjoys. Let's take a look at some of these situations and decide whether they are a want or a need (Reference the Appendix section to compare your answers).

1. Buying tickets for a newly released movie:
  - Need
  - Want
1. Buying a buss pass to get to work in the morning:
  - Want
  - Need
1. You go grocery shopping and buy milk, fruits, and vegetables:
  - Want
  - Need
1. You go to the doctor's for an x-ray after slipping on ice and hurting your arm:
  - Want
  - Need
1. You buy a bigger TV for your living room, so everyone can watch more comfortably:
  - Want
  - Need

### More examples of wants vs. needs:

Wants	Needs
<ul style="list-style-type: none"> <li>● Candy Bars</li> <li>● Cup of Starbucks' coffee</li> <li>● A new video game</li> <li>● Concert tickets</li> <li>● Magazine subscription</li> </ul>	<ul style="list-style-type: none"> <li>● Shelter</li> <li>● Money</li> <li>● Clothes</li> <li>● Heat and utilities</li> <li>● Car and gas</li> </ul>

Private and public resources may provide free or low cost services to support you and your children. They may also offer benefits to help pay for basic day-to-day needs. These may include housing, food, utilities and clothing. Visit [www.govbenefits.gov](http://www.govbenefits.gov) to learn more about your state's benefits.

## ***Obtaining Public Assistance Aid***

The Personal Responsibility and Work Opportunity Reconciliation (also known as welfare reform) gives each state the choice of electing **Family Violence Options (FVO)** as part of its **Temporary Assistance for Needy Families (TANF)** state plan.

### **What is FVO?**

FVO provides special provisions for persons who are victims of family violence. Provisions include:

- Domestic violence or abuse screening
- Confidentiality protections for survivors and victims of family violence
- Information and referrals to domestic violence support and advocacy services
- Waivers (suspensions of a rule or policy) for program requirements including: time limits, residency requirements, child support cooperation requirements, etc. These waivers are given when program requirements make it more difficult to escape abuse, present safety risks or unfairly penalize domestic violence victims

### **Where can I find more information regarding FVO?**

- Contact your local domestic violence program
- Go to [www.Benefits.gov](http://www.Benefits.gov) to find out which government benefits you may be eligible to receive
- Contact your local public assistance program

### **What to do before meeting with a representative for public assistance?**

Discuss the following with an advocate:

- The pros and cons of disclosing domestic violence
- Request domestic violence indicator flags to be placed within your personal TANF file
- Federal and state public assistance programs have “welfare-to-work” policies. This means participants in public assistance programs must undergo job training and find work

### **What to request when contacting your state or county public assistance office?**

- A list and explanation of all programs and services available in your city and state. Examples include: cash assistance, child support, food stamps, free or reduced school lunch, child care assistance, medical insurance and assistance
- Information on how to access applications for all programs
- Information on how applications should be completed (face-to-face, online, etc.)
- A list of required documents (proof of identity, income, Social Security number, etc.)
- Eligibility qualifications
- Income and assets limitations documents

## *The Importance Of Budgeting*

Financial planning is critical. It starts with a budget. You may not be married to your partner or you may be married and seeking separation or divorce. Whatever your situation, you must take control of your finances, so that you can move forward.

The definition of financial security varies from person to person, but the need for financial security is one of the many reasons why making the decision to end an abusive relationship can be difficult. Most women find that their standard of living declines after ending a relationship. The stress of supporting themselves and their children can be overwhelming and frightening. No matter how you define financial security, if you decide to leave an abusive partner, one thing is true. You are not alone. In order to regain control of your life begin by developing a budget. A budget will help you to understand where your money goes.

### **What Is A Budget?**

A (budget) is simply a tool for taking control of your financial future — a way to meet your goals. There are four steps to making a spending plan:

## Step 1

Identify your income.

## Step 2

Identify your expenses.

## Step 3

Subtract your monthly expenses from your income.

## Step 4

Set priorities and make changes.

**Activity:** Reference the appendix section for a sample budget you can fill out to start identifying your current financial situation.



## *Reflecting On Your Expenses*

After completing the budget sheet pay attention to the resulting number in the orange highlighted box at the bottom: Did you have money left over at the end of the month? If so, great! Your income and your expenses are balanced. If you put the money left over at the end of the month into your savings, you're well on your way to controlling your money and getting what you want out of life. But what if your expenses were more than your income? This can happen to anyone occasionally. But if it happens often, you have a negative cash flow and your budget is out of balance.

### **Ways to balance your spending:**

1. Cut back on your expenses
2. increase your income
3. Re-evaluate your needs and wants list

**Activity:** In groups brainstorm even more ways to cut spending and possible ways to increase income.

### **Cutting Expenses**

Ex: Avoid eating out, limit treats, find cheaper alternatives in household purchases.

### **Increasing Income**

Ex: Look for a better job, work a few extra hours if possible, do freelance work, sell unwanted items, turn a hobby into extra income.

## *The Importance Of Saving*

Savings are important! That is why they are listed as a category (line 9 on Personal Budget Form). Savings should be treated as part of your budget. It's important to put aside money each month for savings, no matter how small, even if it's just a few dollars.

Having savings will allow you to have opportunities such as:

- Expanding or starting a business
- Being prepared for emergencies
- Making home repairs
- Having a peace of mind
- Living comfortably

Start by deciding how much you can comfortably save each month and then consistently follow these rules:

### Step 1

Pay your savings account

### Step 2

Pay your required bills

### Step 3

Pay other bills (credit cards)

This may sound difficult, but knowing you have money saved for the future feels good and can give you more options. Over time, paying yourself first will get easier. After a while, you'll wonder why you didn't do it sooner! A budget is a tool that will help you make critical spending decisions. Whatever your situation, it's important to review all of your assets and resources to find out if they will support you and your family.

If you end a relationship, your income and financial assets may change dramatically. Take time to determine how much money you need to support your family. By doing this, you can prepare in advance to meet your family's financial needs. The next couple of pages will help analyze the best way to head-start your savings.

## Dealing With Emotional Spending

For many of us, emotions and money are closely tied and we sometimes spend to fill an emotional need. This can be a huge challenge when trying to stick to a budget. If you are having trouble with emotional spending, ask yourself the following questions:

- What emotions am I experiencing?
- Am I shopping just to make myself feel better?
- Is there another way that I can fill this emotional need?

Having a plan that helps you overcome emotional spending can help. Here are some strategies:

### Write down your financial goals

### Keep written goals where you'll see them

### Examine your feelings

Estimate how much time and money it will take to get there.

Read them often to remind yourself of your goals. Consider setting reminders or words of encouragement. This may help keep you on track if your emotions start to take over.

Try to notice when you are being tempted to overspend based on emotion. When you do, consider an alternative way to meet your needs.

Another tip to consider is putting a purchase off for a day. Do you still want it 24 hours later? Below are a few questions to ask before making a purchase:

- Did I compare prices? Be sure you are paying a fair price.
- Is this a need? Don't buy something just because you "fell in love" with it.
- Can I afford it? Don't spend more than you can afford.
- Will this delay me from reaching my financial goals? If you have to borrow in order to buy something, it will take longer to achieve your financial goals because you will be paying interest on the loan.
- Are your children old enough to understand the benefits of spending less today to reach future goals? Many children are. Try enlisting their help. Perhaps make a game of it. Who can find the best deals? Who can set a financial goal and work toward it? Who can spot emotional spending? Who can identify true needs?

## Setting Financial Goals

How do you take control of your life and move forward when you are busy keeping up with everyday life demands, such as paying the bills and taking care of loved ones? The answer is planning, and the first step in planning is setting goals. Different goals will have different time frames. Goals generally can be divided into three durations:

### Short-Term

Ex: Paying down debt, establishing emergency funds, taking a vacation, buying a household item

### Medium-Term (3-5 years)

Ex: Saving enough for a home down payment, further education, buying a car

### Long-Term (5-10 years)

Ex: Starting a business, acquiring rental property, retiring

**Activity:** Make your own commitment to save money.

**1. Set a Goal:**

“My goal is to save \_\_\_\_\_ dollars a day or a month.”

**1. Set your start date:** When will you start saving regularly? It might help to:

- Pick a date in the next month.
- Choose a day that isn't so stressful.
- Mark the date in a planner or phone.
- “I will start saving money on \_\_\_\_\_ “

**1. Tell others about your commitment:**

- Decide who you want to tell about your commitment.
- Tell that person your plan.
- Decide how you will update this person (text, in person, etc.)
- “I will tell \_\_\_\_\_”

**1. Make a detailed action plan:**

- How and where will you save?
- What changes will you make to free up money?
- Will you spend less? (ex: reducing a cellphone plan)

## Emergency Fund Savings

Experts advise setting up an emergency savings fund. It should have enough money to pay three to six months of basic living expenses such as housing, transportation and food. For many of us, this amount seems impossible and out of reach. Don't let that stop you—begin with a savings goal that feels realistic. You can start small. Your first goal can be one month's rent or housing costs. You can build from there. It's okay that goals take several months or even years to reach. What's more important is that you save something every month. Every dollar helps and adds up over time! It's important to put money away consistently and spend it only for true emergencies. It's better to save \$10 every month than to save \$25 only occasionally.

**Activity:** With the above points in mind fill out the template below to help you get a head-start on saving for your own emergency fund at an amount that is comfortable with your current living situation.

Monthly Bills	Equation (1 month x 3 months)	Total Money Needed In Emergency Fund
Groceries	x 3	_____
Utilities	x 3	_____
Mortgage/Rent	x 3	_____
Car Payment/Transportation	x 3	_____
Loans/Credit Cards	x 3	_____
Other	x 3	_____
Total Money Needed in Emergency Fund		_____

## Where To Put Your Pay and Savings

Now that we've learned about the importance of saving the next step is deciding where to put the money. Below is a summary of typical types of accounts for savings:

Account Type	Pros	Cons
<b>Interest-Earning Savings Accounts</b>	<ul style="list-style-type: none"> <li>• Are very safe</li> <li>• Money can be withdrawn at any time</li> </ul>	<ul style="list-style-type: none"> <li>• Earns the least interest</li> </ul>
<b>Money Market Accounts</b>	<ul style="list-style-type: none"> <li>• Earn .5% higher interest than traditional savings accounts</li> <li>• Can make as many deposits for free</li> </ul>	<ul style="list-style-type: none"> <li>• There are limits regarding withdrawals</li> </ul>
<b>Certificates of Deposit (CD)</b>	<ul style="list-style-type: none"> <li>• Offer the highest interest rates</li> </ul>	<ul style="list-style-type: none"> <li>• There are penalties for early withdrawals</li> <li>• Beneficial when you have money that can be saved for 3 months to six years</li> </ul>
<b>Online Savings Accounts</b>	<ul style="list-style-type: none"> <li>• Lower fees and higher interest rates</li> </ul>	<ul style="list-style-type: none"> <li>• No physical branch</li> </ul>

### Keeping Your Money Safe:

When you select a bank for your checking and savings accounts, be sure the bank is insured by the Federal Deposit Insurance Corporation (FDIC). This insures your bank accounts (checking, savings, CDs, etc.) up to a total of \$250,000. Other accounts, such as mutual funds, may not be insured. Credit union accounts are insured in a similar manner by the National Credit Union Share Insurance Fund (NCUSIF), which is administered by the National Credit Union Association (NCUA).

## Opening A Bank Account

Before opening a savings account, call several financial institutions or visit their website to find the best bank that fits your needs. The steps below can serve as a guiding stepping stone to opening a savings account:

1. **Compare banks by reviewing interest rates, fees, minimum balance requirements, and other services. Some of the questions you should be aiming to answer include:**
  - How much money do I need to open the account?
  - What is the minimum balance I will need to keep in the account?
  - How much interest does the account pay?
  - How often is interest applied to the account?
  - How do I withdraw money when the time comes to spend or invest it?
  - Is there a limit to the number of times I can withdraw money from my account each month without incurring a charge? (Remember, the whole point of having a savings account is to leave the money there, so a few reasonable limits on how often you can take money out should not be a problem.)
  - When I take money out of the account, is there an effect on the interest earned?
  
2. **Choose the bank that meets your needs. For example, an account that is easy to use, understand and access. Consider asking yourself these questions:**
  - Do you need a branch close to your home or work?
  - What bank offers the services you need?
  - How comfortable do you feel with the staff?
  - Does the bank meet your cultural needs and requirements?
  
3. **Gather the information you need to open the account. Remember that for most account openings you will need to present proof of:**
  - Name: unexpired passport, birth certificate, government issued driver's license
  - Date of birth: passport, birth certificate, government issued ID
  - Residence or business address: utility bill
  - Identification number: social security, ITIN (individual taxpayer identification number)

## Keeping Your Bank Account Protected

Once you open a bank account you will most likely receive an ATM card where you will get a code, known as your personal identification number (PIN). In order to safely use an ATM, your card, and protect yourself and your money there are some precautions to take:

- Keep your PIN number secret (including from your abuser).
- Do not write your PIN number on your ATM card.
- Change your PIN number periodically.
- Ensure that the ATM location you use is well lighted and feels safe.
- Do not count your money at the ATM.
- If there is a discrepancy between the amount withdrawn and the cash received, notify your bank.
- Be aware of all banking fees.
- Use an ATM owned by your bank for lower (or no) fees.
- If your ATM card is lost or stolen, immediately report it to your bank.



If you decide to do online banking make sure you are making safe choices to avoid costly surprises or even scams by:

- Using a strong password, which includes upper and lowercase characters, numbers, alternative characters (!@#\$) when allowed. For example, consider replacing letters with numbers: 'Independent' becomes Ind3p3nd3nt#.
- Never log-in to your bank's mobile website using public Wi-Fi.
- Don't save usernames and passwords in your browser.
- Log out after every use.





## *Reconciling Your Savings / Checking Account*

### **How can you verify whether your account is actually protected?**

One way to ensure that your money is being kept safe is by verifying that all your posted withdrawals are accurate, including amounts for electronic payments from your savings/checking account, ATM withdrawals and debit card charges.

**Activity:** Follow the checklist below to ensure your transactions have been properly posted and that you are staying on track with your budget:

- Keep your receipts to track full payment/withdrawal amounts. Often tips are not reflected in pending payments
- Total the amounts of payments, checks and debits that have not yet posted to your account. Also, subtract ATM withdrawals, debit card transactions and/or automatic withdrawals (for savings or monthly bills)
- Total the amounts of any deposits that have not yet posted to your account
- Subtract any bank fees
- The resulting balance should match the balance in your spending tracker
- If the numbers don't agree, check your math and look for missing transactions (for example, additional payments that have not cleared or fees you may have incurred). Remember, you always can ask a bank or credit union representative for help

## Identifying Your Assets And Liabilities

The next step in financial management is to begin identifying your income and assets, plus your debts and liabilities. Once you have identified your assets and liabilities determine your net worth using this equation:  $\text{Net worth} = \text{assets} - \text{liabilities}$ . If your net worth is positive you can afford to save or invest. If you find that it's negative, especially if you have high loans, it doesn't necessarily mean it's a negative thing. It simply means you'll have to work harder to pay off those debts quickly if you want to realize your financial goals soon.

### Assets

Anything of value that can be converted into cash. Assets include those you alone own and those you own with your partner (cash, money in the bank, retirement accounts, life insurance, real estate, personal valuables, money you are owed, etc.)



#### Consider the following:

- Are your property and financial assets held in both of your names or is everything in your partner's name?
- Is your apartment lease in both your names?
- Is your home titled to both of you jointly?
- Do you have joint bank accounts?  
Individual bank accounts?
- Has your partner threatened to make you cash in any property or financial assets you own, so that he can share the proceeds?
- Does your partner have a pension or retirement plan from current and previous jobs?

### Liabilities

Debts or payments you owe to someone else (mortgage, home equity loan, car loan, student loans, credit card debt)



#### Consider the following:

- Do you know if your partner took out a loan or credit line using your name?

You may know about all the debts you and your partner know, but in other cases a survivor may not know that their abuser has taken out a loan or credit line in their name until it goes to collections. Make sure to review your credit report (more on that on module 3) to know.

## *Mediation As An Alternative*

You may be asked to use a mediator to resolve financial obligations (debts) you share with your partner. Mediation may not be a good choice for you. It is not always safe or helpful for victims of domestic violence. Read below to determine the best choice for you:

### **What is mediation?**

Mediation is a process for resolving disputes by which an independent mediator assists the parties in reaching a mutually satisfactory settlement.

### **What requirements does mediation involve?**

It requires that partners work together as equals to reach a settlement. It can also require many meetings. Let the court know if mediation is not a safe option for you. You may decide to agree to mediation. Understand that you do not need to like or agree with everything in order for mediation to work.

### **What is the role of the mediator?**

The role of the mediator is to facilitate communication so that each party is heard. Sometimes all it takes is to remove the strong emotions from a situation in order for the couple to reach a satisfactory agreement.

### **Where can I find additional information?**

Websites such as [www.mediate.com](http://www.mediate.com) provide additional information about mediation. Please note, however, we are not affiliated with this website. We cannot vouch for the accuracy of the information that is contained on it. If you are looking for a lawyer with experience in mediation, you may contact your local Bar Association's Lawyer Referral Service for a recommendation. Generally, an attorney who is a part of this Referral directory will provide a half-hour consultation. They will charge a reduced rate (ranging between \$25 and \$50). In this consultation, you can get brief advice and talk to the attorney about his/her philosophy about the mediation process. Then you can decide if you want to hire the attorney at his/her regular hourly rate. You can find a link to each state's Bar Association Lawyer Referral service on [www.womenslaw.org](http://www.womenslaw.org) and search 'find a lawyer.'

## ***Module 2 Appendix***

## *Needs vs. Wants Answers*

1. Buying tickets for a newly released movie:
  - Need
  - Want
1. Buying a buss pass to get to work in the morning:
  - Want
  - Need
1. You go grocery shopping and buy milk, fruits, and vegetables:
  - Want
  - Need
1. You go to the doctor's for an x-ray after slipping on ice and hurting your arm:
  - Want
  - Need
1. You buy a bigger TV for your living room, so everyone can watch more comfortably:
  - Want
  - Need

<b>A. Total Monthly Income (salary after taxes, benefits, and check cashing fees)</b>		
<b>Monthly Fixed Expenses</b>		
1.	Rent or mortgage	
2.	Loan payments	
3.	Internet, cable, phones	
4.	Life Insurance	
5.	Medical/health Insurance	
6.	Car Insurance	
7.	Car payments	
8.	House Insurance	
9.	Savings	
10.	Other	
<b>B. Total Expenses (Add Items 1-10)</b>		
<b>Monthly Flexible Expenses</b>		
11.	Utilities (gas, electricity)	
12.	Credit Card Payments	
13.	Food (include eating out)	
14.	Clothing	
15.	Household Upkeep/ Supplies	
16.	Recreation/Entertainment	
17.	Childcare	
18.	Transportation (gas, bus, car upkeep, etc.)	
19.	Medical/Dental Costs	
20.	Personal Expenses (toiletries, allowances, etc.)	
21.	Other	
<b>C. Total Flexible Expenses (Add Items 11-21)</b>		

\$

Income (from A)

—

\$

Expenses (B+C)

=

\$

# *Mastering Credit Basics*

*Key topics covered in this module include:*

Reviewing Your Credit Report

Understanding Your Credit Score

Improving Your Credit Score

Understanding Bankruptcy

Module 3 Appendix



## *Module #3*

The goal of this module is to help you understand how to access and read your credit report and better understand your credit score. In addition, it will share strategies on how to improve your credit score.

## Introduction To Credit And Its Importance

Credit plays an important role in your financial health. Credit allows you to obtain things now with the promise that you will pay them back at a later date. Having good credit is important for anyone. It is especially important if you plan to leave an abusive relationship and build your own financial independence.

### Why is good credit important?

- Allows you to obtain loans and credit cards with the best interest rates
- Improves your ability to rent an apartment, buy insurance coverage, get a job, obtain a mortgage, etc.

Take a look at the example below of how your credit score can impact the interest rate and monthly payments required on loans. The following chart shows the interest rates and payments for a **\$20,000 car loan, paid over 60 months**. Notice the difference in monthly payments and in the total price of the car.

Credit Rating	Interest Rate	Monthly Payments	Total Price of Car
750+	2.69%	\$21,420	\$21,420
700 - 749	2.69%	\$21,420	\$21,420
650 - 699	3.19%	\$21,660	\$21,660
600 - 649	5.79%	\$23,100	\$23,100
Below 599	8.09%	\$24,360	\$24,660

### Types of credit:

#### Installment Loans

A set amount of money loaned to you that needs to be repaid over time with scheduled payments.



- Car loans
- Home mortgages

#### Revolving Credit

Line of credit that can be used after paying it off as long as it stays under a credit limit, which varies by individual and changes over time.



- Retail cards
- Credit cards



## Obtaining Your Credit Report

The first step to mastering credit basics is to access and review your credit report. A credit report provides information about you and your history of paying debts.

### What is on my credit report?

Your credit report:

- Shows whether or not you've paid credit card bills and loans on time
- Shows how much you owe to creditors and whether you have unpaid loans

Remember to review your credit report at least once per year and prior to applying for any new credit account.

### Who can access your credit report and what can they see?

- Landlords
- Insurance companies
- Some employers

They can:

- Verify your personal information
- View your payment history
- See whether you've been sued or have declared bankruptcy
- See how often you have recently applied for credit

### Where can I request my credit report?

Once a year, you can request a free copy of your credit report from each of the three credit reporting agencies (Equifax, Experian and TransUnion). A central website handles requests for the three agencies, Annual Credit Report Request Service, which is the only source for the free federally legislated annual credit reports. You can contact them directly or work with your local domestic violence advocate to request a copy of your credit report. You may order your reports online, by phone or by mail. Be aware that while you can obtain a copy of your credit report for free, the free report does not give you your credit score. On the next couple of pages we will discuss ways to access a free credit score.



<http://www.annualcreditreport.com>



1-877-322-8228



Annual Credit Report Request  
Service

P.O. Box 105281 Atlanta, GA 303485281

## Understanding Your Credit Report

### Does checking your credit report lower your credit score?

It depends. The following credit checks do not affect your scores:

- Checking your score yourself
- If you are working with an agency and it pulls your credit report for financial education or for credit counseling purposes.
- Credit inquiries that credit card companies or mortgage lenders make in order to send you pre approved offers

However, some credit checks do affect your credit score. For example:

- Applying for a credit card or mortgage (the company will check your credit report)
- Applications for new credit affect approximately 10% of your credit score

### Best practices:

- Only apply for credit when you need it
- Try to limit your applications to no more than two times per year
- Avoid applying for an unneeded retail credit card just to save 10% on your purchase

If you are shopping for a major purchase such as a home or a car, multiple inquiries made in a 14 day period counts as just one inquiry. Therefore, if you are shopping for a mortgage or car loan, apply with various lenders within the same week to protect your credit score and to compare the best rates.

### Does my credit score display on my credit report?

Your credit score will not display in your credit report. To obtain your credit score you will have to pay a small fee. It is not always necessary to know your credit score – knowing what's in your reports is most important. However, knowing your credit score is helpful if you are getting ready to apply for a loan or another line of credit.

### How do I read my credit report?

Credit reports can contain a variety of codes that can be confusing to understand. All bureaus might not use the same code. That is why we have listed links below to the three bureaus that offer credit reports:

- **Equifax:** [https://www.equifax.com/pdfs/corp/CIS-105-E\\_Consumer\\_User\\_Guide.PDF](https://www.equifax.com/pdfs/corp/CIS-105-E_Consumer_User_Guide.PDF)
- **TransUnion:** <https://www.transunion.com/resources/transunion/doc/compliance-and-legislative-updates/HowToReadCreditReport.pdf>
- **Experian:** <https://www.experian.com/assets/access/arf7-glossary.pdf>

## What Information Is On A Credit Report?

Category	Things To Keep In Mind
<p><b>Personal identifying information</b> (name, birth date, SSN, current &amp; previous addresses, etc.)</p>	<ul style="list-style-type: none"> <li>• Some information only gets updated when you apply for new credit</li> <li>• Confirm all personal identifying information is yours</li> <li>• If anything is wrong it could be a simple error or a sign of identity theft</li> </ul>
<p><b>Credit history</b> (payment history, balance information, creditor contact information, current status, etc.)</p>	<ul style="list-style-type: none"> <li>• Negative and collection accounts are often listed separately from accounts that are in good standing</li> <li>• Make sure your payment history doesn't show errors</li> </ul>
<p><b>Public records</b> (bankruptcy filings, foreclosures, judgments, liens, etc.)</p>	<ul style="list-style-type: none"> <li>• Any negative information stays on your credit report for seven years</li> </ul>
<p><b>Inquiries</b> (list of creditors and authorized parties that have requested and received a copy of your credit report in the last 2 years)</p>	<ul style="list-style-type: none"> <li>• Credit reports that a lender, employers and other businesses receive will be slightly different from what you see</li> <li>• Employers can't see your personal information</li> </ul>

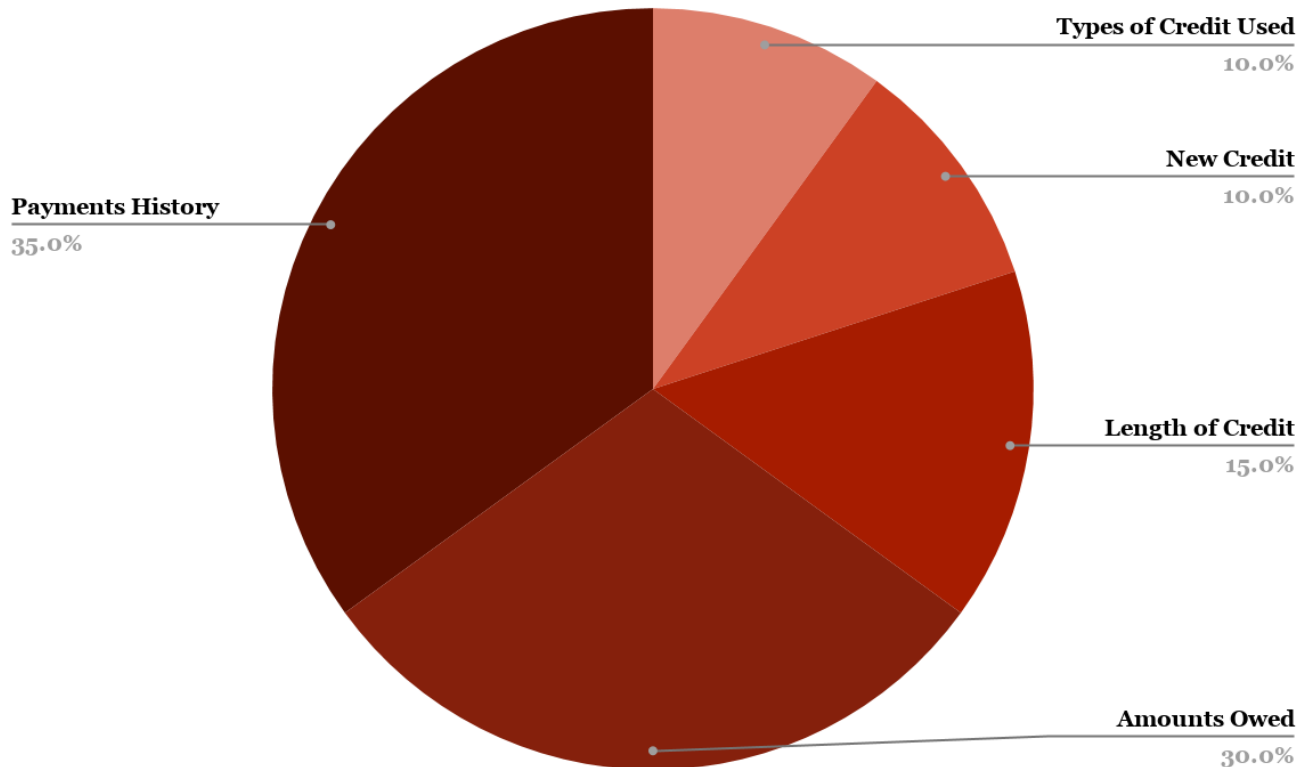
## Understanding Your Credit Score

### Where can I access my credit score?

- Through credit card companies
- Consumer websites (Credit Karma and Credit Sesame)

Keep in mind you will be required to supply personal information to verify your identity.

### Key factors that make up your credit score:



Your credit score is based on all these categories of information, not just one or two. No one piece of information or factor alone will determine your score. The importance of any factor depends on the overall information in your credit report. For some people, a given factor may be more important than for someone else with a different credit history. In addition, as the information in your credit report changes, so does the importance of the different factors in determining your credit score.

### Your credit score does not consider:

- Race
- Religion
- National origin
- Sex
- Marital status
- Income
- Age

# Improving Your Credit Score

It's important to note that establishing a credit score or improving a poor credit score is a bit like losing weight. It takes a lot of time and there is no quick fix. The best advice is to manage credit responsibly over time. Below are some strategies to help improve your credit score.

## 1 Payment history

- Stay current with missed payments
- Pay off collection accounts (debt that hasn't been paid on time) only when a "pay for delete" letter has been granted
- Contact creditors or your credit counselor to help manage your credit if you're having trouble meeting ends
- Use no more than 30% of your revolving credit
- Only apply for credit you need

## 2 Length of credit history

- Don't open new accounts rapidly
- Don't close old inactive accounts in good standing

## 3 New credit tips

- When seeking a loan shop around for the best rates
- Keep your search within a focused period of time
- Reestablish credit history by opening new accounts responsibly and paying them on time

## 4 Types of credit

- Apply for and open new accounts only as needed
- Use credit cards, but manage them responsibly

## *How To Build Credit*

You may have no credit at all, may be trying to improve poor credit or already have good credit. Regardless, having healthy active credit is essential.

Managing debt is important and often essential. But building credit is equally important to a healthy credit score. The only way to build credit is by having credit accounts, like loans and credit cards that are being used regularly, paid on-time each month and reported to at least one of the major credit bureaus. Here are some tips to get started:

Apply for a secured credit card.

Apply for a credit builder loan.

Become an authorized user on someone else's credit card.

Get credit for the rent you pay.

To get more information on what and how to apply for the above please visit:  
<https://www.nerdwallet.com/blog/finance/how-to-build-credit/>

### **How do I find good financial products for building credit?**

If you already have a relationship with a bank or credit union, start there. Ask your banker what products they have available that you might qualify for. Many credit unions now offer secured credit cards and other starter credit building products for people who are establishing or reestablishing a credit history.

### **Questions to ask when applying for credit:**

- Are the monthly payments affordable?
- What credit bureaus are being reported to?
- What are the terms and conditions of the account?
- Are there any hidden fees or unexpected charges?
- Do I know who to contact if there is a problem with the account?

### **Do my rent payments get reported on my credit report?**

Rent payments were not previously reported to credit bureaus, but that is slowly changing. Generally, rent reporting depends on the landlord's participation and willingness to report payments. However, there are some services, like Rental Karma, that can provide rent reporting for individuals. However, these services charge a monthly fee to participants.

## Seeking Credit Help

### Where can I get help to improve my credit?

Locate a reputable (trustworthy) nonprofit community-based credit counseling or financial coaching organization. It's best to work with one that provides one-on-one assistance.

### Be Aware:

- There are expensive credit repair clinics that are not reputable
- Of organizations that charge upfront fees, make unrealistic promises or lack accreditation credentials
- Using non-reputable organizations can actually harm your credit
- Don't dispute information that you know is accurate
- Don't make false statements on a loan or credit application
- Don't misrepresent your Social Security number
- Don't obtain an Employer Identification Number from the Internal Revenue Service (IRS) under false pretenses

### Learn More:

- Visit the Federal Trade Commission [www.ftc.gov](http://www.ftc.gov) to better understand your collection rights
- Contact the National Consumer Law Center [www.NCLC.org](http://www.NCLC.org)

### Questions to ask when looking for a counseling service:

- Are you licensed to offer your services in my state?
- Do you offer free information? Avoid those that don't offer free information about their services.
- Will I have a formal written agreement or contract with you? The answer should be yes.
- What are the qualifications of your counselors? Are they accredited or certified by an outside organization? If so, which one? If not, how are they trained?
- Have other consumers been satisfied with the service they received? Check them out with your state attorney general, local consumer protection agency and Better Business Bureau [www.bbb.org](http://www.bbb.org). These organizations can tell you if any consumer complaints are on file.
- What are your fees? Do you have setup and monthly fees? Get a price quote in writing.
- How are your employees paid? Do the employees or the organization receive commissions if I sign up for certain services, pay a fee or make a contribution to your organization?
- How do you keep personal information including name, address, phone number and financial information confidential and secure?

## ***Bankruptcy As A Last Resort***

Bankruptcy is a last resort. It cannot clean up a bad credit record and will be part of your credit record for up to 10 years. It usually does not eliminate:

- Child support
- Alimony
- Fines
- Past due taxes
- Some student loan obligations

### **Different forms of bankruptcy:**

<b>Bankruptcy Type</b>	<b>Description</b>
<b>Chapter 7</b>	The debtor gives up all assets to be sold unless the state finds that the debtor needs it to support his or her dependents.
<b>Chapter 8</b>	Is a court approved repayment plan. The debtor keeps all property and makes regular payments on the debts after filing for bankruptcy. Usually your creditors agree to accept less than the full amount you owe as long as you make on-time payments.

### **After bankruptcy keep in mind:**

- Many businesses, including employers, utility companies, banks, mortgage companies and so on, can look over your credit record
- Bankruptcy can hurt your ability to take out a loan for a home or car, get utility service or even get a job
- Some places won't offer you credit at all
- Some places will charge you a higher interest rate for a loan
- Bankruptcy comes off your credit record in seven years



## ***Module 2 Appendix***

## ***Sample Letter Of Dispute Supplied By The Federal Trade Commission:***

Current Date  
Your Name  
Your Address  
Your City, State, Zip Code

Complaint Department  
Name of Company  
Address  
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are encircled on the attached copy of the report I received.

This item (identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why).

I am requesting that the item be deleted (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents) supporting my position.

Please investigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,  
Your Name

Enclosures: (list what you are enclosing)

# *Building Financial Foundations*

*Key topics covered in this module include:*

Financial Paperwork

Loan Options

Home Options

Mortgage Application

Module 4 Appendix



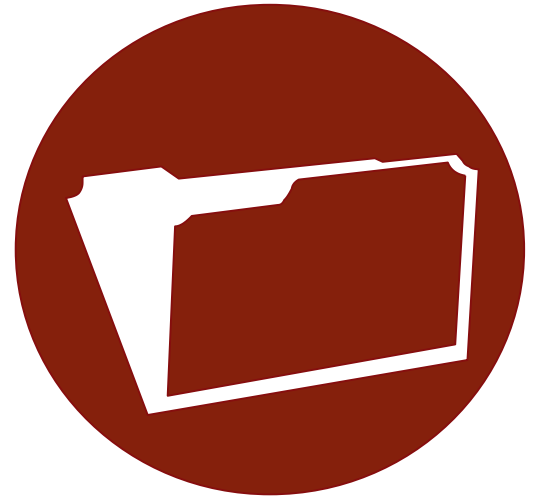
## *Module #4*

The goal of this module is to review advanced financial management principles and topics now that you have learned the basics of finance management in Modules One and Two, as well as credit report information in Module Three.

## *Rebuilding Your Financial Life*

Fully understanding your financial situation is an important step in building a financial foundation.

First you need to gather financial documents that indicate what you owe, how much you have and what your living expenses are. Doing so will prepare you well for any future loans or large purchases, such as an auto or home loan. At every step on the process, make sure you are considering your personal safety, even if you are no longer with an abusive partner. Talk to an advocate to create a safety plan and be mindful of keeping safe. Consider carefully where you store your financial documents and records. You might want to copy or take pictures of some documents, as a back-up.



### **Document Checklist on the next page:**

The list of documents on the next page may help as you rebuild your financial life. This list is the ideal and is quite long. Not all items will pertain to your situation. Don't be discouraged if you are unable to obtain all of these documents. At a minimum:

- Make note of account numbers
- The phone number for your bank or credit union, credit card companies or other lenders.

With the account numbers and contact information you will be able to reconstruct many of these documents. Work with your advocate to make a plan for safely gathering documents.



## ***Financial Record And Documents To Keep Checklist***

### **Financial Records:**

- Bank statements and cancelled checks
- Bank certificate of deposits
- Credit card accounts
- Loan documents and statements
- Pay stubs for the last six months for you and your spouse
- Tax filings and refunds
- Business financial statements
- Statements of all retirement accounts
- Money order receipts
- Documentation from any public assistance received

### **Legal Documents**

- Birth certificates
- Marriage certificate
- Passports
- Social Security card
- Wills and trust documents
- Pre- and post-marital agreements (divorce settlements)
- Records of any pending legal actions
- Records of inheritance
- Driver's license or state identification card
- Adoption papers for any adopted children
- Paperwork pertaining to immigration and laws for you, your children and partner
- Protection orders and temporary protection orders (including police reports)

### **Property Documents:**

- Title documents, mortgage agreements and payment records
- Any current rent or lease agreements
- List of collectibles, jewelry, artwork, other valuables (include photos)
- Vehicle registrations
- Insurance policies
- Pictures of the furnishings and personal items in your home

### **Health Records:**

- Medical and dental records
- Health, life and disability insurance policies
- Medical expense records
- Records of prescriptions for drugs and eyeglasses
- Living will
- List of doctors (for you and your children or other dependents) and their telephone numbers

### **Expense Documents:**

- Household bills (utilities, rent/mortgage)
- Education records
- Childcare costs and contact information, including after-school programs or summer camps
- Church and charitable donation records
- Transportation information (gas receipts, toll receipts, tax fare, etc.)

## Loan Options And Managing Debt

As you begin to rebuild your financial foundation, you may want to look at obtaining a loan to meet your financial goals. Taking on debt isn't always bad and can actually be very helpful in building a positive credit score. The key is to not take on more debt than you can manage. Knowing about different kinds of loans will help you make better decisions. After all, knowledge is power and a most important piece of knowledge is this: **Avoid taking out any loan unless you have a solid plan for repayment.** Also, be aware that if you are attempting to keep your location or actions confidential, taking out ANY loan, including credit cards, may make you vulnerable and traceable via your credit report.

### Activity:

When it comes to loans and debt many financial advisors suggest that your total consumer debt load (not including housing debt) should be less than 20 percent of your annual net (after-tax) income. The exercise below will help you determine the amount of debt you can comfortably take on. When making your debt-to-income ratio calculations, don't forget to include debts that you are repaying to friends and family members or for child support. Even though debts like these don't show up on a credit report, they still are part of your monthly debt responsibilities (Source:

<https://www.smartaboutmoney.org/Portals/o/Resources/Your-Spending-Your-Savings-Your-Future.pdf?ver=2012-09-14-134128-837>).

**Net yearly income** (after income taxes and payroll deductions) = \$\_\_\_\_\_

**Net monthly income:** \$\_\_\_\_\_ (net yearly income  $\div$  12)

**Amount of consumer debt per month that I should not exceed is:**

\$\_\_\_\_\_ (net monthly income  $\times$  0.20)

**Each month, I should pay no more than** \$\_\_\_\_\_, including interest charges, for my consumer debt.

## Secured Loans vs. Unsecured Loans

There are essentially two types of loans: unsecured and secured. Take a look below to learn about your different loan options and the risks, pros and cons with each type.

### Unsecured Loans

An unsecured loan is a loan obtained without collateral (such as a house or car). This loan is also called a signature loan. There are three types:



**IOU Loan:** The simplest unsecured loan is a personal loan from a friend or family member. An IOU (I owe you) is a signed agreement to pay back the loan.

**Credit Card Loan:** Each time you make a credit card purchase, you sign a form which authorizes the payment and shows you agree to pay the money borrowed. The term and amount of the loan are predetermined when you first apply for and receive the credit card.

**Personal Loan:** Banks can also offer an unsecured personal loan to a borrower. Usually they will assess whether the borrower is a good risk before handing over cash without collateral.

### Secured Loans

Secured loans are those loans that are protected by an asset or collateral of some sort (such as a car or house). Secured loans are less of a risk to the lender because the lender can recover any loss from the collateral used to secure the loan.



**Debt Consolidation Loan:** where a home or other personal property is used as collateral. Instead of having many high interest credit card payments to make each month, money is loaned to pay the original lenders off, and the borrower then only has to repay the one loan. Examples include car and mortgage loans.

#### Pros:

- The best way to obtain larger amounts of money
- Lower rates, since there is less risk for the lender

#### Cons:

- If the loan is not repaid the lender may take possession of the asset
- Since the loan amount is generally higher; the application process may take longer

## Become Knowledgeable On Car Loans

A car loan is a very popular type of secured loan. With it, the loan is secured with the value of the vehicle.

### Should you get a new or used car?

Car Loan Type	Pros	Cons
<b>New Car</b>	<ul style="list-style-type: none"> <li>• Lower interest rates</li> <li>• Can be beneficial for those with poor credit</li> </ul>	<ul style="list-style-type: none"> <li>• Larger loan amount</li> </ul>
<b>Used Car</b>	<ul style="list-style-type: none"> <li>• Lower loan amount</li> </ul>	<ul style="list-style-type: none"> <li>• Higher interest rate</li> <li>• Can be more difficult to pay if you have bad credit</li> </ul>

### What other costs come with a car purchase?

- Car Insurance
- Registration
- Gas
- Periodic repairs and maintenance

### How to determine how much monthly payments will be on a car loan?

When considering a car loan, it can help to use a car loan calculator, such as <http://www.edmunds.com/calculators/simplified-pricing.html>. A car loan calculator can give you a rough idea of how the amount of a loan, the length of a loan, and the interest rate can change monthly payments.

#### Example:

The following chart shows a \$15,000 car loan with the different interest rates that may be charged depending on the length of the term. As you can see, a shorter term means you pay a higher monthly payment. However, you end up paying much less interest.

Loan Amount	Term (Months)	Interest Rate	Monthly Payment	Total Interest Paid
\$15,000	36	3.24%	\$437.81	\$761
	48	3.39%	\$334.61	\$1,061
	60	3.49%	\$272.81	\$1,369
	72	3.74%	\$232.90	\$1,769



## Car Financing Options

Financing Options	Pros	Cons
<p><b>Bank or Credit Union:</b> This is often the best place to apply for an auto loan, especially if you have a relationship with them already. Your primary bank may be able to offer you a loan with a lower APR.</p>	<ul style="list-style-type: none"> <li>• Lower interest rates</li> <li>• More leeway to lend you money if your credit score is low</li> <li>• In-person interaction</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of technology, such as making online payments</li> <li>• Banks can offer higher interest rates</li> </ul>
<p><b>Online Auto Lenders:</b> It is possible to find used car financing online.</p>	<ul style="list-style-type: none"> <li>• Convenience of being able to compare multiple rates at once</li> <li>• Depending on your credit you can you may find a lower APR online</li> </ul>	<ul style="list-style-type: none"> <li>• Sharing personal information online</li> <li>• No in-person communication</li> </ul>
<p><b>Dealership Financing:</b> Buying a car through a dealer means you can complete an entire purchase in one place. Just be sure to ask the dealer to fully explain all costs involved to understand what you are paying for in the process.</p>	<ul style="list-style-type: none"> <li>• Special promotions with 0% APR at times</li> <li>• You can buy a car and get a loan all in one place</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of options and not being able to compare different loan options</li> <li>• Watch out for added/hidden costs</li> </ul>

### What if I have bad credit?

If you have bad credit, chances are that you'll find at least some lenders who are willing to finance your automobile purchase. However, it's wise to be extra careful when shopping for car loans in this situation. Some lenders take advantage of borrowers who have bad credit. Additionally, it's important to note that these type of loans are usually only available for used cars, interest rates tend to be higher, and if a payment is missed the interest rate may increase and the lender can take back the vehicle.

## What Are My Housing Options?

As you look to secure new housing you have options to consider. Three options to look into include transitional housing, a rental unit and home ownership. We will discuss home ownership later on in this module.

### Transitional Housing

Provides temporary housing at a low cost to both the homeless population and those making insufficient wages to afford long-term housing.

- Great if you're not in a position to completely live off on your own
- Many provide support services to help residents build skills in money management
- Some offer rent subsidies; Subsidies allow participants to find and keep their own housing by assisting them for a set period of time with rent
- Some programs allow participants to live in apartment-style quarters owned or managed by the program
- Some are group settings or congregate living where several individuals or families share a household
- Some services they offer include childcare, advocacy/counseling/job training, job placement
- Most programs offer assistance for up to two years

### Rental Property

Provides temporary housing at a low cost to both the homeless population and those making insufficient wages to afford long-term housing.

- Before looking for a place to rent try to limit your rent to 25% - 30% of your income. Before you rent:
- Determine the size home you need and location
  - Do you prefer to rent an apartment, townhome or mobile home?
  - Keep in mind that additional fees such as utilities or maintenance fees vary from landlord to landlord
  - Pay outstanding utility bills
  - Find rentals through word of mouth, newspaper, online or by driving through areas where you'd like to live
  - Typical applications include questions about your rental history, employment, plus financial and personal information. Be prepared to provide the name and contact information for previous landlords.
  - Learn about the rental deposit. Most apartment leases require a rental deposit. A typical deposit is equal to one month's rent.

## Addressing Property Damage

If your abuser damages rental property and your name is on the lease, you will be held responsible for the damage. To avoid running into this issue there are certain actions you can take to avoid property damage penalties. Take a look at the table below to learn about your options according to your situation.

If your abuser has damaged your property...	If you have renter's insurance...	If you have access to a local domestic violence program...
<ul style="list-style-type: none"> <li>• Your state's Crime Victims Compensation Fund may provide financial assistance</li> <li>• For more information visit your local domestic program or go to: <a href="http://www.nacvcb.org/">http://www.nacvcb.org/</a></li> <li>• A police report might be needed as proof, but be aware that some public housing units may evict their residents if police is called</li> </ul>	<ul style="list-style-type: none"> <li>• Your policy may cover the costs of damage</li> <li>• A police report might need to be filed for the insurance company to repair the damage</li> <li>• Review your policy agreement or call your insurance company to discuss your options</li> </ul>	<ul style="list-style-type: none"> <li>• The program may have funds for minor repairs (changing locks, repairing a door or window)</li> <li>• Contact your local domestic violence program for assistance regarding how funds are used in your community</li> </ul>

If there is no damage or missing items, you should receive your deposit money within 30 days. Keep in mind, however, that you must pay the last month's rent before you receive your deposit.

Reference the Appendix for a sample of the first page of a lease agreement to provide you an idea of what this legally binding contract looks like. Lease agreements can vary in length depending on how many clauses and riders are attached to the basic agreement. If you have any questions about the document, contact a housing organization in your community or an attorney. They can answer your questions and help explain the document to you.

## *Tips Before Signing A Lease And Steps To Eviction*

### **Before Signing A Lease:**

- Do not put money down unless you're sure you want the apartment.
- Calculate the anticipated costs of utilities (e.g. heat, water, electricity) when determining whether you can afford an apartment.
- Check the apartment to ensure that it's in acceptable condition.
- Put all agreements for repairs in writing
- Evaluate how the management responds to "after hours" emergencies.
- Talk with prospective neighbors about the competency and reputation of the landlord and/or management company.
- Visit the neighborhood at night and/or during the weekend to see what the community is like.
- Be aware that although you may be legally entitled to have your deposit returned, it may be difficult to recover

### **There are three steps to eviction:**

#### Notice from landlord

The landlord is required to give written notice before a lawsuit is filed against you. The notice may state: "Pay the rent or vacate in three days." Failure to do either or will then lead to an eviction lawsuit in court.

#### Notice from court

You may receive a petition for eviction and a notice to appear in court. Being sued for eviction can have serious implications because future landlords may view these records and not want to rent to you.

#### Notice from sheriff

If the landlord wins the eviction lawsuit against you an order to vacate (warrant) will be provided to you. You must move out and it will be enforced against you by a sheriff, marshal or other law enforcement officer.

## Handling Evictions

Read below for tips on handling the different types of evictions:

### Notice from landlord

- Talk to a lawyer if you believe you do not owe the rent that is being demanded from you
- Pay the overdue rent if you agree that you owe the money
- Pay the overdue rent with a check or money order to have proof of payment writing down the months you are paying for
- If you're paying a cash demand a receipt stating the months paid for
- Contact a local domestic violence program for possible grants to help pay for your overdue rent

### Notice from court

- First, talk to a lawyer to see if you have any legal defenses, such as the landlord creating a dangerous environment to live in
- Second, think about repaying your overdue rent through a payment plan or applying for grants
- Show up to the court date even if you do not have a lawyer
- If you don't have a lawyer contact The Legal Aid Society: [www.legal-aid.org](http://www.legal-aid.org)
- Visit [www.WomensLaw.org](http://www.WomensLaw.org) for a listing of non-profit legal organizations

### Notice from sheriff

- Comply with the notice and move your family and belongings out as soon as possible
- Leaving items behind can incur storage fees if you want them back
- If you did not receive a court order before or think you are being wrongly evicted call a lawyer
- Show up to court even if you do not have a lawyer to possible ask for more time to pay the rent owed

## *Is Home Ownership Right For You?*

Owning a home is a dream for many. To make this dream a reality, ask tough questions, set goals and plan carefully. The more you know about owning a home, the more likely you are to fulfill your goal.

- Do you have a steady income and a stable job?
- Do you plan to stay in the same community for at least three to five years?
- Do you have a budget? Do you stick to it?
- Do you have a good credit or non-traditional credit history (including payments to landlords, utilities, cable, insurance, etc.)?
- Do you have savings for a down payment and closing costs? Have you researched programs that offer down payments and closing costs for survivors of domestic violence?
- Have you tried to pre-qualify for a home mortgage?
- Can you pay off most of your current debt before you buy a home?
- Have you looked at low- and moderate-income mortgage programs?
- Have you taken homebuyer education classes?

**Quiz:** Take the quick assessment below to test your home ownership knowledge and readiness. Answer yes or no for each question.

Do you have to get pre-approved for a mortgage before looking at houses?	
Should you open new credit cards to boost your credit rating before applying for a mortgage?	
Should the price of your home should be really close to your approved mortgage amount?	
Are the terms “buyer’s market” and “seller’s market” determined by the average days that area houses are on the market?	
Is an adjustable rate mortgage a good option if you plan on selling the home in a few years?	
Are your closing costs tax deductible?	
Should you contact the sellers right away, skipping the realtors, when you’ve set your heart on a house?	

## Mortgage Types

A mortgage is a type of secured loan. The terms of a mortgage loan are usually different from a standard bank loan, both in terms of structure and in duration. There are three main types of mortgage loans: fixed-rate, adjustable rate, and sub-prime. Each loan is explained in further detail below.

### 01 Fixed-Rate Mortgage Loans

- Common loan terms: 15-30 year contracts
- Provides the same interest rate during the life of the loan
- Choosing between a 15 or 30 year mortgage depends on the monthly payment that is most comfortable for you
- The longer the repayment plan the less the monthly payment will be
- You will pay more interest with a longer term

### 02 Adjustable Rate Mortgages (AMR) Loans

- Interest rate is not fixed for the entire life of the loan
- Rate is fixed for a period at the beginning called “the initial rate period,” but may change based on movements in an interest rate index
- If the index falls you will pay less, but if the index rises you will pay more
- These loans may have a cap of 2% a year or 6% over the loan’s lifetime to protect you and the lender

### 03 Sub-Prime Loan

- Typically given to those with a bad credit record
- Interest rate is usually higher
- Should only be considered if you can’t obtain any of the other two mortgages

Regardless of which type of loan you apply for, make sure you research home mortgages carefully. Some websites (such as, <https://www.mortgageloan.com/>) will compare mortgages for you, but consider working with a loan consultant (such as a banker, mortgage broker or realtor) before applying for a mortgage online. The loan consultant can discuss your options and any problems that might affect your eligibility for getting a mortgage.

# ***Predatory Lending***

**What is it?** Predatory lending is the practice of using unfair, deceptive and abusive tactics in lending money. Dishonest lenders take advantage of borrowers who are less knowledgeable about lending practices. They do this by getting them to agree to loan terms that are unfair and financially damaging.

## **Who is targeted?**

- Those with poor credit
- Low income individuals
- Women, senior citizens and minorities

However, anyone can become a victim.

## **How does predatory lending relate to mortgage lending?**

- Mortgage lenders will offer loans at high interest rates
- Unfair prepayment penalties (balloon payments)
- Difficult to understand technical language, so that it becomes difficult to understand what you're agreeing to

## **Warning signs of predatory lending:**

- Unclear pricing and terms
- Pre-payment penalties
- Easy approval
- Not willing to answer questions
- Harassing collection tactics
- High fees

## **What safety precautions can you take to avoid falling victim to predatory lending?**

- Avoid lenders that advertise guaranteed loan approval
- Be wary of loans advertised through telemarketers or traveling salespeople
- Research the lending company you are considering
- Read all loan agreements carefully before you sign and make sure there are no blank spaces on your loan document
- To be safe, consult with a lawyer



# *Mortgage Application Process*

## **1 Getting approved for a loan**

Getting your loan approved depends on how your financial background matches the lender's criteria for granting loans. Although the criteria may change from lender to lender, the following guidelines are often used to evaluate loan applications:

- Employment history
- Credit history
- Outstanding liabilities (debt)
- Cash and asset receives (savings)

## **2 Prequalification process**

A process that pre-approves a homebuyer for a specific loan amount. It gives the buyer a clearer picture of how much money can be spent toward the purchase of the home. It can also make your offer on a property more appealing to the seller if they know you are pre-qualified. The loan pre-qualification process is a simple one. The loan officer asks the homebuyer several questions, which may require documented proof. For example, the loan officer will ask the homebuyer to provide proof of income and debt in order to determine a debt to income ratio. In order to determine this ratio, the loan officer needs to know the homebuyer's outstanding debts, assets, credit, and employment status. After evaluating all of this information, the loan officer can provide the homebuyer with an estimate of how much money he or she can spend toward the purchase of a new home.

## **3 Loan approval process**

As valuable as loan pre-qualification letters can be, they are not a guarantee of a loan. The actual loan approval process is a long and sometimes tedious one, even if the homebuyer's income and credit history is great. After pre-qualification (and finding a home you'd like to purchase), the next step is to apply for a mortgage loan. The application asks a number of important questions about the applicant's identity, employment history, income, monthly expenses, and debts. It also asks for information about the house the person wants to buy and the requested mortgage amount. A big part of this process is the checking of the borrower's credit. This is done by ordering a credit report through a credit bureau

## ***Module 4 Appendix***

# Sample Lease And Rental Agreement

This rental agreement is made between:

\_\_\_\_\_ (Landlord) and \_\_\_\_\_ (Tenant)

For the property on:

\_\_\_\_\_ (Address)

\_\_\_\_\_ (City, State and zip code)

The lease is for one year starting on January 1, 2016 and is automatically renewed for the amount of \$400.00 a month, payable on the first.

\_\_\_\_\_ (Tenant) is responsible for the Electric, Gas and Telephone. Snow removal, trash, and lawn care are provided by the landlord.

\_\_\_\_\_ (Tenant) is responsible for insuring personal property.

\_\_\_\_\_ (Tenant) agrees to use the premises for residential purposes only and not for illegal, immoral or hazardous purposes.

\_\_\_\_\_ (Tenant) may have/may not have animals, for additional deposit of \$ \_\_\_\_\_.

\_\_\_\_\_  
(Tenant)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Phone)

\_\_\_\_\_  
(Landlord)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Phone)

\_\_\_\_\_  
(Landlord)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Phone)

# *Creating Budgeting Strategies For The Long-Run*

*Key topics covered in this module include:*

Savings Strategies

Investment Options

Insurance Overview

Education Opportunities

Education Finances



## *Module #5*

The goal of this module is to provide steps you can take to set financial goals and save money for the long run. It also includes other advanced money-saving topics such as investing and education planning.

## What Makes Compound Interest So Great?

Earning interest on your money is an important way to strengthen your financial future. As you read in Module Two, the secret to earning money on your savings or investments is compound interest. This is because you earn interest every year, both on the amount you deposit, plus on the interest you've already earned. With compound interest, even not so big amounts can create real wealth, given enough time and dedication.

### The importance of time with compound interest:

Compounding can be made even more powerful through regular deposits and investments. 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. Take a look at the example below:

*Britney likes the idea of having nearly two million dollars in her account when she retires. If she makes \$5,000 contributions to her retirement account each year, and she earns an 8% return, she'll have that amount. But if she waits even five years, her yearly contributions will 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!*

For many of us, saving \$5,000 a year is impossible. That's okay. Start with an amount that works for you, maybe 2% of your income. For example, if you make \$25,000 per year, your annual retirement saving goal would be \$500 per year or about \$40 per month. See below for an example of how regular contributions and an 8% return, can help you reach long-term, financial security.

Year	Year Deposits	8% Growth	Total Deposits	Total Growth	Balance
1	\$480.00	\$21.17	\$480.00	\$21.17	\$501.17
2	\$480.00	\$62.49	\$960.00	\$83.66	\$1,043.66
3	\$480.00	\$107.20	\$1,440.00	\$190.86	\$1,630.86
4	\$480.00	\$155.61	\$1,920.00	\$346.47	\$2,266.47
5	\$480.00	\$208.00	\$2,400.00	\$554.47	\$2,954.47
6	\$480.00	\$264.72	\$2,880.00	\$819.19	\$3,699.19
7	\$480.00	\$326.11	\$3,360.00	\$1,145.30	\$4,505.30

## *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. But if you didn't start early, don't despair. There is still time—just put away as much as you possibly can.

**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 you enroll. Sign up for the highest match you are eligible for. Make your contribution automatic through electronic deposits or transfers. That way, you don't even have to think about it.

**Be patient.** Don't touch the money. Compounding only works if you allow your investment to grow. The results will seem slow at first—most of the magic of compounding comes at the very end.

### **Next Steps:**

Keeping the above tips in mind start thinking about your future and long-term financial security. Start searching for the best retirement saving options. A retirement account is a savings strategy designed to provide an income after you 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.

<b>Retirement Plan</b>	<b>Description</b>
<b>Individual Retirement Accounts (IRAs)</b>	Retirement 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.
<b>Pensions</b>	Retirement plans set up by employers to provide benefits to retired employees.
<b>401(k)</b>	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.
<b>403(b) Plans</b>	Salary deferral retirement plan that covers employees of educational institutions, churches, public hospitals and nonprofit organizations
<b>401(a) Plans and 457 Plans</b>	Salary deferral retirement plan that covers employees of state and local governments and certain tax exempt entities.

## Calculating Your Retirement Needs

### To calculate your retirement needs, consider these questions:

- 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?
- What type of retirement do you picture?
- Do you plan to stay in your current home?
- Do you plan to retire to a beach community in Florida?
- Will you downsize and significantly reduce your monthly costs?

### Estimate how much income you'll need for retirement:

- Aim to replace 70% of your annual pre-retirement income
- Use a combination of savings, investments, Social Security and any other income sources (part-time work, a pension, rental income, etc.)
- Consider how your expenses will look like during retirement
- Health care and travel might increase
- Monthly savings for retirement will decrease or not exist anymore
- Will you still be paying loans?
- Your house mortgage might be paid off at this point
- Taxes will be lower (payroll taxes will go away for example)

Be sure to adjust based on your retirement plans. If you know you won't have a mortgage, for instance, maybe you plan to replace only 60%. If you want to travel every year, you might aim to replace 100% or even 110% of pre-retirement income.

### Online retirement calculators:

- Use the Social Security Administration website for multiple calculators that can help you estimate your benefits: <https://www.ssa.gov/planners/calculators/>
- You can use online calculators, such as that of Nerd Wallet's, to get an idea of what your savings at retirement age will be according to your current saving strategies: <https://www.nerdwallet.com/investing/retirement-calculator>

## Investment Options To Consider

In addition to these resources available online, below are some common investment options for you to consider (Source: <https://www.moneyunder30.com/how-to-invest> )

### Savings Bonds

- 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
- Example: if you pay \$50 for a \$100 savings bond, it will be worth at least \$100 upon maturity

### Mutual Funds

- Collection of stocks from different companies that are combined to provide a single investment
- Example: a mutual fund might invest 10% in bank stocks, 25% in retail outlet stocks, 25% in medical technology stocks, 25% in high-tech stocks and 15% 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
- Your money can then 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

- Work as a loan to a company
- It’s a contract that guarantees your loan will be repaid by a specific date (maturity date)
- Guarantees 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 twice a year
- They pay the face amount when they reach maturity



## *Estate Planning*

The last area to address in regards 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 and/or car, or have money in a retirement fund, you need to protect it. This is true 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.

### **1 Establish a will**

Without a will, the laws of your state will decide 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.

### **2 Establish a trust**

A trust can hold virtually any kind of tangible or intangible property. Tangible property is personal property that can be physically handled, such as clothes and furniture. Intangible property is property such as stocks.

### **3 Designate a power of attorney**

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

### **4 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.

## ***Asset-Building Community Programs Available To You***

In addition to the investment options mentioned in the previous page, 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. Examples of programs offered are listed below:

### **Individual Development Accounts (IDAs)**

Savings accounts matched by public and private sources. They are for investments in education, homes and businesses. The accounts match your savings and allow a set period to save for specific goals. Goals usually include education, home purchase or seed money to start a business.

### **Micro-Enterprise Development Programs**

Small capital investments that allow individuals to form micro-businesses to contribute to their family's economic and social well-being.

### **Financial Literacy Programs**

Helps families learn how to manage their finances and make wise economic choices. These programs help families move towards their financial goals. Programs include owning a home or business, or saving for education and retirement.

### **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.

### **Unemployment Insurance**

Can provide a cushion for families during periods of involuntary unemployment. Unemployment benefits can help those who are between jobs.

### **Emergency Assistance Funds**

Sometimes provided by nonprofit organizations or faith-based institutions. They 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.

## Insurance Plans For Your Financial Well-Being

Insurance is an important part of your financial wellbeing. 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 (Source: <https://www.nerdwallet.com/blog/insurance/types-of-life-insurance> )

**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, doctor's visits, medicines, laboratory tests, diagnostic procedures, maternity and nursing care, eyeglasses, crutches and prostheses.

**Health Savings Account (HSA):** Allows you to pay for current health/medical expenses on a tax-free basis. It also allows you to save for certain health, 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.

**Auto Insurance:** Can help you repair or replace your car if you get into an accident. It can also help protect you in the event of a lawsuit. In most states, car owners are required to have some level of auto insurance. 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.

**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. Take a look below for a brief overview of the different types of life insurance:

Feature	Term Life	Whole Life	Universal Life
Choice in policy length	✓		
Builds cash value		✓	✓
Payments may be flexible			✓
Death benefit amount may be flexible			✓
Most Affordable	✓		
Cash value can be linked to investments			✓

## ***Further Education And Training Options***

There are opportunities for education throughout one's life. There are lots of ways to develop skills, pursue education, learn a trade or obtain a professional license. By getting a GED and/or a college degree, or completing 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.

### **General Educational Development (GED)**

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. It sometimes includes classroom training.

### **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 offer open enrollment.

### **Trade or Vocational Schools**

Provide specialized training in specific fields. Fields can include 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 training to work in a specific profession. Many certificate programs require a college degree in addition to a standardized exam. Some certifications must be renewed regularly, requiring continuing education courses.

### **Online Education**

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

### **Four-Year Colleges and Universities**

Grant bachelor's, master's and doctoral degrees, and professional certificates.

## *Paying For Your Education (1/2)*

**Thanks to Heather Jarvis, NNEDV Student Loan Expert, for her contributions to this section.**

Another factor to consider when continuing your education is how you are going to pay for it. Financial aid, including grants, scholarships and loans, can help you afford higher education. Grants and scholarships have a big advantage—they do not have to be repaid. Student loans are also a type of financial aid, but loans must be repaid, with interest. Financial aid comes from several main sources. Below are a couple options to strongly consider:

### 1 **Submit the FAFSA**

The Free Application for Federal Student Aid (FAFSA) is used to determine who is eligible for all federal student aid programs, including programs that are not based on financial need. In fact, most states, schools and private organizations require you to complete the FAFSA. Visit [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov) for more information.

### 2 **Research and apply for available grants and scholarships**

- **The Pell Grant:** The FAFSA application will serve as your application for the main federal grant program.
- **U.S. Department of Labor scholarship search tool:** CareerOneStop: <http://careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>
- **College Board search tool:** Big Future Scholarship Search: <https://bigfuture.collegeboard.org/scholarship-search>
- **FastWeb! scholarship search:** <http://www.fastweb.com/>
- **The Women's Independence Scholarship Program:** The objective of this program is to help survivors of domestic abuse obtain an education. Such education will in turn offer them the chance to secure employment, personal independence and self-sufficiency. Support is available for full or part-time students applying to accredited programs at educational institutions. For more information on the fund, go to: <http://www.wispinc.org/Programs/WISP/tabid/62/Default.aspx>.

## *Paying For Your Education (2/2)*

### 3 Choosing student loans

Private student loans can be risky and are typically more expensive than federal loans. Interest rates for private student loans are usually variable and will almost certainly increase over time. Private loans lack the advantages of federal student loans, such as flexible repayment options and forgiveness provisions. Most federal student loans don't require a credit check or a cosigner (But you do need to fill out the FAFSA!). Federal student loans do not require payments until after you leave college or drop below half-time. If you demonstrate financial need, you can qualify to have the government pay your interest while you are in school. Federal student loans usually have grace periods of six months. A grace period is a set time after leaving school before you have to start making payments. If you're having trouble making payments, federal student loans offer flexible repayment plans and options to postpone your loan payments. If you work in certain jobs, you may be eligible to have a portion of your federal student loans forgiven, if you meet certain conditions.

#### **Types of available student loans:**

<b>Loan Type</b>	<b>Description</b>
Direct Subsidized Loans	Loans given to eligible undergraduate students who demonstrate financial need. They help cover the costs of higher education at a college or career school.
Direct Unsubsidized Loans	Loans made to eligible undergraduate, graduate and professional students. The student does not have to demonstrate financial need to be eligible for the loan.
Direct PLUS Loans	Loans made to graduate or professional students and parents of dependent undergraduate students. They help pay for education expenses not covered by other financial aid.
Direct Consolidation Loans	Allows you to combine all of your eligible federal student loans into a single loan with a single loan servicer
Federal Stafford Loans	Awarded on the basis of financial need and are regulated by the federal government
Federal Perkins Loans	A school-based loan program for undergraduates and graduate students with exceptional financial need. Under this program, the school is the lender.

# *Career Development Workshop Series*



## ***Career Empowerment Modules***

**Choosing &  
Planning For The  
Career You Want**

**Preparing For  
Your Job Search**

***Module  
#1***

***Module #2***

***Module #3***

***Module #4***

***Module #5***

**Being Safe  
During The Job  
Search & at Work**

**Getting Started  
In Your Career**

**Sharing  
Information &  
Communicating  
Throughout The  
Job Search**



# *Being Safe During The Job Search & At Work*

*Key topics covered in this module include:*

Putting Safety First

Networking

Social Media

On-The-Job Duties

Safety Action Plan



## *Module #1*

This module was created so you can proactively address safety concerns during a job search and at your new place of employment. Each individual situation is unique, yet there are safety practices we can apply across many scenarios.

## Introduction

### **Intended Outcomes:**

This workshop is designed so that you will leave being able to:

- Put safety first.
- Address specific job search and workplace scenarios.
- Apply Safety Best Practices to your situation.

### What other information do you want to get?

### **Ground Rules**

We want this to be a safe place for you to explore this topic. These ground rules help keep the environment safe:

- Everything will be kept confidential in this group.
- You will be encouraged to participate, but not called upon in class.
- Your questions are valid and if they cannot be addressed in class, we will put you in touch with the right resources after class.

### What else do you need to ask for to feel safe?

## Putting Safety First (1/2)

The first step to managing your safety is to be aware of your own level of comfort in typical job search and workplace situations

### Job Search and Workplace Safety Assessment

For the following situations, mark an X if you feel Safe, Neutral or Unsafe. Feel free to add situations specific to you in the Other: rows.

Situations	Safe	Neutral	Unsafe
<b>Job Search Situations</b>			
Putting my personal information on my resume.			
Putting my work history on my resume			
Sharing references with a potential employer.			
Networking on Facebook. / Linked In.			
Giving out your contact information at networking events.			
Going to interviews.			
Other:			
<b>Job Search Situations</b>			
Driving to and from work.			
Taking public transportation.			
Working far from home.			
Working near to home.			
Walking to and from your car.			
Other:			
<b>Work Environment Situations</b>			
Working a night shift.			
Working in a secure building.			
Working in a building that's open to the public			
Working in an open area with others always around.			
Working alone in an office.			
Working on a delivery route			

# Putting Safety First (2/2)

The first step to managing your safety is to be aware of your own level of comfort in typical job search and workplace situations

## Job Search and Workplace Safety Assessment

For the following situations, mark an X if you feel Safe, Neutral or Unsafe. Feel free to add situations specific to you in the Other: rows.

Situations	Safe	Neutral	Unsafe
<b>Work Environment Situations</b>			
Opening or closing an office, store, or restaurant.			
Using an In/Out Board.			
Having a set schedule.			
Having a flexible schedule that's always changing.			
Answering the phone.			
Other:			
<b>Work Relationship Situations</b>			
Developing work relationships with colleagues.			
Developing friendships with colleagues.			
Working with someone who may know your history			
Other:			
<b>Childcare Situations</b>			
Leaving children with certain people during work hours.			
Dropping children off and picking them up.			
Other:			

Record the total number of Xs in each column (including the previous page). Keep in mind that safety is an evolving process. This captures your relationship with safety today.

Safe	Neutral	Unsafe

# Job Search And Workplace Safety Analysis

The first step to managing your safety is to be aware of your own level of comfort in typical job search and workplace situations

## Activity Review

- Reflect on the situation(s) that feel the **least safe** for you.
- Reflect on the situations(s) that feel the **safest** for you.
- What is helpful to remember about safety during this process?

## Protecting Yourself on the Job

You may or may not feel safe at work, but either way there are important steps you can take to help protect your career and yourself.



## *Job Search Elements: Networking*

### **Networking & Safety**

Networking is making connections. Making connections is an important part of the job search process. This often leads to sharing contact information and your resume.

### **Quick Tips**

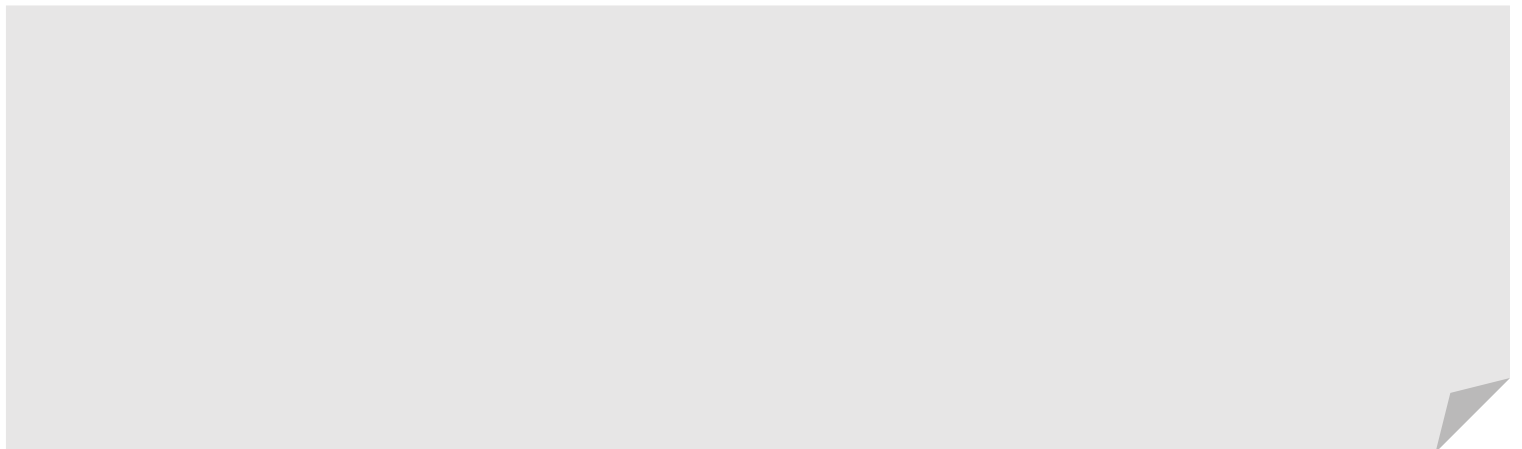
- Set up an email that only you can check. Do not include your first and last name in your email address. Instead use your initials combined with a number. Make sure that whatever you use is professional and appropriate.
- Update your resume and answer email at the Public Library or friends' home.
- Build a Safety Net for yourself by communicating with a friend, family member, or counselor about networking activities, interviews, and other scheduled items so they know where you are, who you are meeting, and when you'll be back.

### **Activity**

In your small groups, work together to answer:

- What contact information is needed for a job search?
- How do you communicate with people safely during this process?
- What do I need to increase my feeling of safety while networking?

Remember that your situation is unique. Capture best practices as a group, and customize your actual approach based on your own circumstances. You can use the space below for note-taking.



## *Job Search Elements: Social Media*

### **Social Media & Safety**

Social Media sites like Facebook, Linked In and others devoted to connecting people might be good ways to look for job opportunities, and you want to make sure you use these sites with safety in mind.

### **Quick Tips**

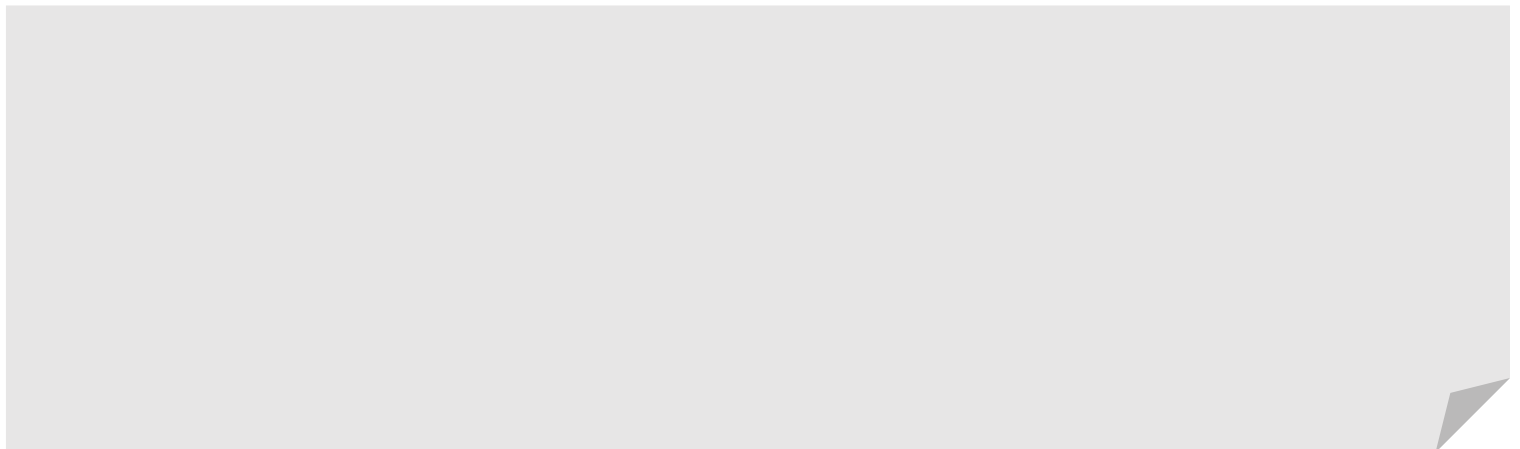
- Google yourself to see where your information comes up on the Internet. Contact the webmasters to remove information you don't want available.
- Avoid listing address and other personal information (including name, email, phone number, and photos) on public sites.
- If you are using Facebook, Linked In and other public sites, make sure your postings are professional and appropriate.
- Learn how to manage your privacy settings on any site you join.

### **Activity**

In your small groups, work together to answer:

- Which sites are most useful when finding a job?
- What information is relevant to share on a site and what is not?
- What are the ways you can conduct a job search without using these sites?

Remember that your situation is unique. Capture best practices as a group, and customize your actual approach based on your own circumstances. You can use the space below for note-taking.



## *Job Search Elements: On-The-Job-Duties*

### **On-The-Job Duties & Safety**

It is best to be clear and honest with yourself and your employer about what work environment and on-the-job duties work for you or are problems for you.

### **Quick Tips**

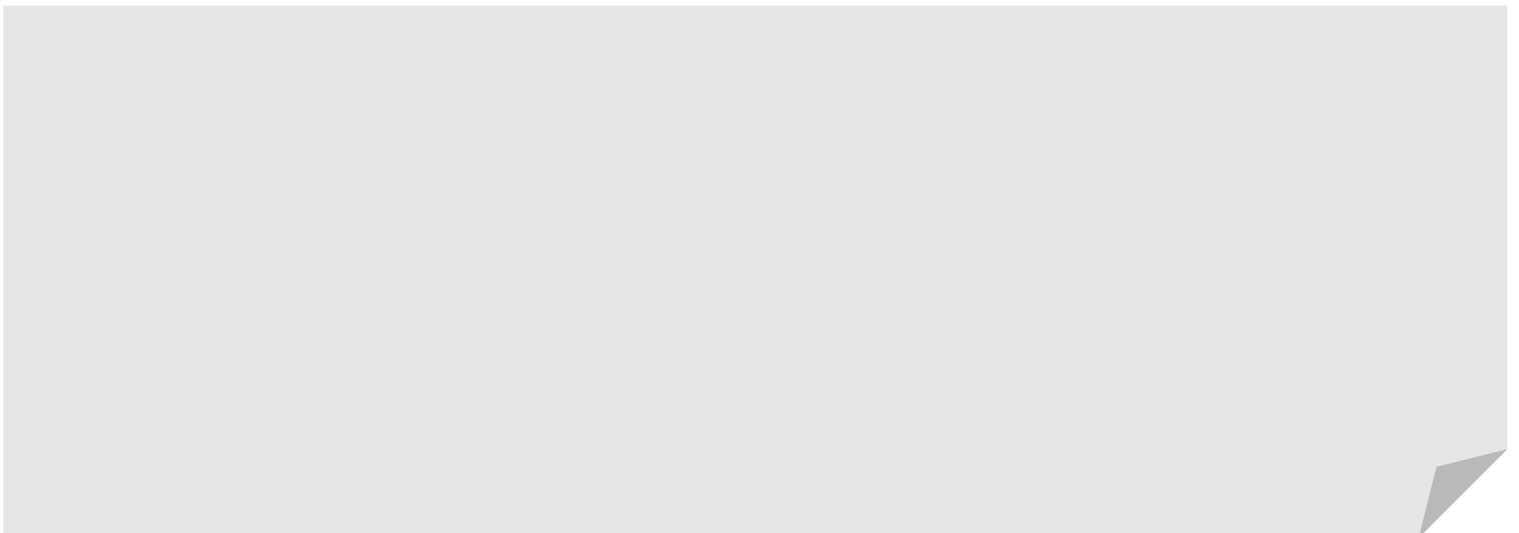
- Determine any deal-breakers for yourself in advance. Be prepared to ask directly about these after you are offered the job but before you accept it. Make sure you can fulfill the job expectations before accepting the job.
- Know that a job that fits into your safety requirements will allow you to perform your duties better, which is what your employer wants too.

### **Activity**

In your small groups, work together to answer:

- How does the Assessment on Page 3 help you clarify possible job duties?
- How does the Work Availability Chart help you clarify your work hours?
- How do you communicate constraints and limitations, yet still appear confident, positive, and attractive as a potential job candidate?

Remember that your situation is unique. Capture best practices as a group, and customize your actual approach based on your own circumstances. You can use the space below for note-taking.





# Applying Safety Best Practices To Your Job Search And Workplace (1/3)

## Work Availability Chart

Cross out the window of time are taken by childcare, child transportation, standing appointments (legal, therapeutic), classes, jobs, or other regularly scheduled items.

Time	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
12:00 a.m.							
1:00 a.m.							
2:00 a.m.							
3:00 a.m.							
4:00 a.m.							
5:00 a.m.							
6:00 a.m.							
7:00 a.m.							
8:00 a.m.							
9:00 a.m.							
10:00 a.m.							
11:00 a.m.							
12:00 p.m.							
1:00 p.m.							
2:00 p.m.							
3:00 p.m.							
4:00 p.m.							
5:00 p.m.							
6:00 p.m.							
7:00 p.m.							
8:00 p.m.							
9:00 p.m.							
10:00 p.m.							
11:00 p.m.							

## *Applying Safety Best Practices To Your Job Search And Workplace (2/3)*

### **Returning to Safety:**

Safety is tricky because it is impossible to pre-plan for every scenario. What is useful is be able to deal with a variety of situations in a way that increases your overall safety – and confidence – over time.

### **Possible Steps to Take When Triggered or Feeling Unsafe**

- Safely remove yourself from the situation
- If possible, determine if it's based on a trigger, past experience, or current threat.
- If trigger or past pattern, see if you can make choices that empower you.
- If current threat, take action to leave the situation immediately.
- Process the experience with your case manager or support resources and determine if and when it is appropriate to discuss with people at work (consider your Supervisor or Human Resources).

**What safe and healthy actions can you take when feeling triggered?**

## Applying Safety Best Practices To Your Job Search And Workplace (3/3)

For the following activity, read the various situations that we have covered through out this module. In the grey boxes, apply the safety best practices discussed and determine methods for how handle each situation.

### **Situation 1: Dealing with a Trigger**

You like your colleagues and your new job is going well when the person who sits next to you asks you to join everyone for drinks after work. You know that being with people who are drinking feels unsafe. What do you do in this scenario?

### **Situation 2: Networking to Find a Job using Social Media**

Someone from your past wants to connect with you on Linked In. You feel uneasy because of their connection with your past, yet you know they are successful. What do you do in this scenario?

### **Situation 3: Keeping a Job Search Secret**

You want to get a job but are still living with your abuser. How would you safely look for work before you are on your own?

### **Situation 4: Am I Being Followed?**

You are worried about being stalked or attracting attention to yourself. You don't want your abuser to know where you are going or what you are doing. What precautions do you take?

## My Safety Action Plan

### My Safety Level:

High	Medium	Low
<i>I feel very safe looking for work.</i>	<i>I feel somewhat safe Looking for work.</i>	<i>I feel unsafe looking for work.</i>

### My Safety Reminder:

### My Safety Action Items:

Job Search Category	Safe Step
Providing Contact Information	
Commuting and Transportation	
Childcare	
Networking	
Using Social Media	
Clarifying Job Requirements	
Dealing with Triggers	

# *Choosing & Planning For The Career You Want*

*Key topics covered in this module include:*

Differentiating Job vs. Career

Choosing a Career

Career Development Skills

Developing Career Plan

Planning a Budget



*Module #2*

This module was created to help you develop a career plan for a career that fits your skills, interests, and needs.

## Introduction

### **Intended Outcomes:**

This workshop is designed so that you will leave being able to:

- Describe the Difference Between a Job and a Career
- Choose a Career that fits Your Interests, Skills, and Needs
- Research Several Different Careers
- Choose Your Target Career
- Develop a Plan for the Career You Want

What other information do you want to get?

### **Ground Rules**

The following ground rules create the environment for an effective workshop:

- Everything will be kept confidential in this group.
- You will be encouraged to participate, but not called upon in class.
- Your questions are valid and if they cannot be addressed in class, we will put you in touch with the right resources after class.

What other ground rules would you like to include?

## Difference Between A Job And A Career (1/2)

Lets discuss the difference between a Job and a Career

### What is the difference?

Job	Career
<ul style="list-style-type: none"> <li>• Someone chooses you</li> <li>• Something you apply for</li> <li>• Has a beginning and an end</li> <li>• One work experience</li> </ul>	<ul style="list-style-type: none"> <li>• Something that you choose</li> <li>• Something you plan for and develop</li> <li>• Keeps going as long as you develop it</li> <li>• Many work experiences</li> </ul>

### What does a career look like?

The below table illustrates a career pathway for a nursing career:

- The first step of the pathway is on the top and represents the job with the least skill and education required
- The bottom step represents the career goal of someone on a nursing pathway, with the largest amount of training and education required

Level	Occupation	Wages	Qualifications
1	Home Health Care Aid	\$7.90 hr.	5th to 7th grade literacy, reliable, work skills
2	Nursing Aides, Orderlies	\$9.85 hr.	8th grade literacy, basic certificate
3	Patient Care Technician	\$11.65 hr.	High School Diploma or GED, technical fundamentals, advanced certificate
4	Licensed Practical Nurse, Clinical / Med Lab, Technician	\$14 -15.60 hr.	Associate's degree, experience, State license
5	Registered Nurse	\$24 hr. – average salary of \$70,000	Bachelor Nursing, State license

## Difference Between A Job And A Career (2/2)

Most people spend less than 40 hours in a lifetime on career planning. You don't have to be most people! Choosing a career is one of the most empowering decisions you can make for yourself.

### What Makes a Career a Career?

Let's look at another example and discuss what makes a career a career.

Level	Occupation	Wages	Qualifications
1	Bellhop, Room attendant, Laundry worker, Banquet steward	\$8.25 - \$14 hr.	GED/High school diploma, Workplace readiness and reliability, Basic customer service skills, Basic math skills, English skills
2	Bell captain, Housekeeping inspector, Room service server, Sales and catering coordinator	\$9 - \$15 hr.	GED/High school diploma, Loss prevention knowledge, Customer service skills, Communication skills, Computer proficiency
3	Assistant engineer, Banquet supervisor, Event planner, Housekeeping manager, Human Resources coordinator, Kitchen manager	\$15 - \$18 hr.	Associates to bachelor degree, Business management skills, Operations/budgeting experience, Sales experience, Supervisory skills
4	Chef, Food and beverage director, Front office director, Human Resources director, Sales and catering director	\$35,000/year and up	Bachelors to masters degree, Business management/finance experience, Advanced customer service skills, Human resources management experiences, Sales and marketing experience, Leadership skills

### Activity

In your small groups, work together to answer:

- Why are the wages different at different levels?
- What makes this a career pathway?



## *Choosing A Career That Fits Your Interests, Skills, And Needs*

### **What Careers Match Your Interests?**

If you have a computer with access to the Internet, follow the instructions below to take the Online Career Test.

- Access the My Next Move website at [www.mynextmove.org](http://www.mynextmove.org)
- Click on the ‘I’m not really sure.’ link, this will take you through a series of questions to match your interests and training with possible careers
- From your customized career lists and as a result of looking at the information provided about different positions, make note of the 3 target careers that most interest you.

**What is your #1 related target career? Why are you interested in this area?**

**What is your #2 related target career? Why are you interested in this area?**

**What is your #3 related target career? Why are you interested in this area?**

## Career Development Skills

Let's talk about each of the different types of workplace skills before you write down the specific skills you have...

### 1. Job Specific Skills

The knowledge and skills needed for a particular job. They can be developed through education, in job training programs, or on the job.

Career	Job Specific Skills Examples
Paralegal	Conducting legal research and preparing motions for filing
Auto Mechanic	Rebuilding a transmission and running computer diagnostics
Nurse	Administering medication and creating medical charts
Computer technician	Completing operations analysis and hardware repair

### 2. Employability Skills

Personality traits and characteristics that help people adapt and succeed in the workplace. Employability skills describe your work style and can make you a valuable employee..

Career	Employability Skills Examples
Paralegal	Cooperation
Auto Mechanic	Flexibility
Nurse	Accuracy, Reliability
Computer technician	Follow-through

### 3. Transferable Skills

Skills that can be used in a variety of jobs or occupations. Because transferable skills are in demand across the job market, developing transferable skills is an excellent way to get a new job and to establish future job security.

Career	Transferable Skills Examples
Paralegal	Negotiation, Research, Public Speaking
Auto Mechanic	Mechanical ability
Nurse	People skills, Organization, Managing Projects
Computer technician	Critical thinking, Working with numbers

## What Are Your Needs?

### Safety

- Are there any workplace characteristics that may be important for you to feel safe? (a highly populated area, working alone)
- Do you have any safety concerns regarding specific work shifts or work days?
- What method of travel do you plan to use and is that method safe?
- With what type of interactions inside and outside the company, online, or in-person do you feel safe engaging in?

**Dream It!** What circumstances would allow you to feel most safe? \_\_\_\_\_

### Money

- How much money/salary would you need to support you and your family?
- Would that salary allow you to take vacations and buy the “extras” you would like?

**Dream It!** How much would you like to make yearly? \$\_\_\_\_\_

### Location

- If necessary, are you willing to move to another city or town and would you feel safe doing so?
- Do you think jobs in this career field are located near you?

**Dream It!** Where would you like to work? \_\_\_\_\_

### Transportation

- How long would you be willing to travel to work each day (both ways)?
- Will you have to arrange transportation for your children before and or after work?
- How much might you expect to pay in total travel cost?

**Dream It!** What is your ideal length of commute and method of travel? \_\_\_\_\_

### Hours

- How long would you be willing to travel to work each day (both ways)?
- Will you have to arrange transportation for your children before and or after work?
- How much might you expect to pay in total travel cost?

**Dream It!** What is your ideal length of commute and method of travel? \_\_\_\_\_

### Working Conditions

- Would you prefer to work outside or inside, sit or be on your feet all day, or do any heavy lifting or physical activity?
- If you have any disabilities, can accommodations be made for you to perform most jobs?

**Dream It!** What would you like your workplace to be like? \_\_\_\_\_

## Develop A Career Plan

Develop a plan for attaining your target career and share your plan with a partner

**What is your Career goal? (Ex: Become a software designer)**

**What additional information do you need about your target career? (Ex: education requirements, working conditions, salary)**

**What additional research will you conduct in order to make a final determination about your target career and to find out all the information you want to know about your target career? (Ex: Conduct an informational interview by talking to someone who works in software design. Research colleges that have software design program)**

**What are your next steps?**

Action Step	Completed By
Example: Call Veronica and ask her about her job in Information Technology	Tuesday
Example: Talk with my Case Manager about whether I'd feel safe working in the field of software design and Transportation	Next Friday
Example: Determine the educational requirements for a Software Designer by searching online job ad	Next Friday
<input type="checkbox"/>	
<input type="checkbox"/>	

## *Resources For Choosing a Career*

### **The Allstate Foundation**

The foundation provides practical, proven programs for individuals and families to help them overcome personal challenges and uncertainties -leading to better, safer lives.

<https://allstatefoundation.org/>

Download the “Moving Ahead Through Financial Management” Financial Empowerment Curriculum at this site

<http://www.clicktoempower.com/>

View free salary information organized by position and location.

<http://www.clicktoempower.com/>

An organization dedicated to improving the economic status of women and removing barriers to economic equality. The authors of the free online Career Coach

<https://womenemployed.org>

Job-specific knowledge, skills, and transferable skills by career title.

[www.online.onetcenter.org](http://www.online.onetcenter.org)

For an online version of the Occupational Outlook Handbook

<https://www.bls.gov/bls/unemployment.htm>

## Planning A Budget

Income / Expenses	Amount (\$)
<b>Monthly Income (Cash or Checks)</b>	
<b>Monthly Fixed Expenses</b>	
Rent / Mortgage (principal, tax, insurance)	
Life Insurance	
Medical / Health Insurance	
Vehicle Insurance	
Disability Insurance	
Household Insurance	
Car Payments	
Other Loan Payments	
Savings	
Emergency Savings	
Other	
<b>Monthly Flexible Expenses</b>	
Utilities (electric, gas, water, phone, fuel, etc.)	
Credit Card Payments	
Food	
Clothing	
Household supplies	
Medical / Dental Costs	
Recreation / Entertainment	
Church / Donations	
Childcare	
Education	
Personal Allowances	
Other	
<b>Total Monthly Expenses:</b>	
<b>Total Income Minus Total Expenses:</b>	
<b>Add or Minus Balance from Previous Month</b>	

# Getting Started In Your Career

*Key topics covered in this module include:*

Prepare for a Career

Understand the Starter Job

Understand the Impact of Education

Choose a Strategy for Your Career

Setting Goals



**Module #3**

This module was created to help you prepare for and get started in the career you want.

## Introduction

### **Intended Outcomes:**

This workshop is designed so that you will leave being able to:

- Prepare for a Career
- Understand the Starter Job
- Understand the Impact of Education
- Choose a Strategy for Your Career

### **What other information do you want to get?**

### **Ground Rules**

We want this to be a safe place for you to explore this topic. These ground rules help keep the environment safe:

- Everything will be kept confidential in this group.
- You will be encouraged to participate, but not called upon in class.
- Your questions are valid and if they cannot be addressed in class, we will put you in touch with the right resources after class.

### **What other ground rules would you like to include?**



## Prepare For A Career

### Your Target Career

Write out what you know currently about your target career. Note: It's okay if you're not certain about your target career; just use this as an exercise. You can change your mind later.

Target Career	Your Response
Career	<input type="checkbox"/>
Skill Requirements	<input type="checkbox"/>
Salary	<input type="checkbox"/>
Job Description	<input type="checkbox"/>
Working Conditions	<input type="checkbox"/>
Employment Opportunities	<input type="checkbox"/>
Educational Requirements	<input type="checkbox"/>

If you don't know some of these details, then the first steps you want to take are to determine this information.

### What Preparation Will You Do?

- **Researching:** Research online and/or talk to career counselors and teachers, or relatives and friends who work in the same field
- **Volunteering:** Volunteer in a field to get a better understanding of the work
- **Internship:** work in an short-term position in the same career field(might be paid or unpaid)
- **Job Shadowing:** observe someone in your target career field in their daily work
- **Informational Interviews :** talk to someone already working in the same career field

### Read about Raquel's Target Career and how she'll get there.

Raquel is a survivor of domestic violence and the mother of two. She would like to become a respiratory therapist and feels overwhelmed about what it would take to move into that career. She understands the skills and education needed for this career. She has taken a GED class, but hasn't taken her test yet. In order to become a respiratory therapist, she needs to get an associate degree and get some experience working with patients.

## Understand The Starter Job (1/3)

### The Starter Job

A starter job is a job in the same field or place as your career goal. At a starter job, you build contacts, experience, and skills, while working with or near people who have the job you want.

### Examples:

- If you want to be in the medical field, you can work in a hospital kitchen or as a receptionist for a doctor's office
- If you want to work in business, you can work as a janitor or security guard in a building with a business in your industry, or even at a store or restaurant in the building where the businesspeople go.

Other Examples	Starter Job
Registered Nurse	Medical Assistant
Real Estate Broker	Receptionist in a real estate
Computer Technician	Data Entry Clerk
Loan Officer	Bank Teller
Project Manager	Administrative Assistant
Your Target Career	<input type="checkbox"/>

### Hear about Raquel's next career moves.

Currently, Raquel works at a fast food restaurant in the kitchen. Raquel's GED teacher at the community center tells her that she might be able to get a job in or near her career field. She explains that one way to do so is to think about people who can help her find jobs in her field. After making a list, Raquel realizes her cousin's husband is a manager in a hospital kitchen. She feels comfortable contacting him, so she does and finds out they are hiring for food service workers. She applies for the job with the support of her contact and she gets it! Now Raquel is in a job where she continues to build her skills and contacts

### Does Raquel have a starter job? Why or Why Not?

## Understand The Starter Job (2/3)

### Possible Starter Jobs

Write down your current target career. Then get ideas from others about possible starter job.

#### Your Target Career

### Group Activity

1. Pass this page to the person to your right and have them write down any Starter Job ideas(you'll do the same for the person on your left).
2. Pass this page to the next person to receive more ideas.
3. Then, get your page back and write down any additional Starter Job ideas you have.

#### Possible Starter Jobs








**Check the possible Starter Jobs that most interest you.**

## *Understand The Starter Job (3/3)*

### **Why is Education Important?**

Furthering your education takes time and money. It may not seem like you have a lot of time and money to dedicate to education right now. Let's discuss as a group: Why is it important to identify and to begin to pursue your educational goals any way?



### **Learn More Before You Enroll**

Here are the best ways to get the information you need to make a good decision about a school or educational program.

- Ask Questions.**
- Visit the school or program.**
- Sit in on classes.**
- Talk with a teacher in your department.**
- Talk with students.**
- Talk to someone in the financial aid office.**

If you're still not sure this it's the right choice for you, visit other schools and programs on your list to find a better match.

# Understand The Impact Of Education

## Types of Educational Programs

### 1 Educational Foundation

- **ABE (Adult Basic Education):** These classes build reading, math, and writing skills. Many students take these classes before studying for the GED. You can find them at community colleges and community organizations.
- **GED:** These classes help you pass the GED, the test for a high school equivalency diploma. To find out where to take GED classes, you can call the national GED hotline (1-800-626-9433) or your local community college.
- **ESL (English as a Second Language):** These classes help improve English speaking, reading, and writing skills. You can find them at community colleges and community organizations

### 2 Career Education

- **Union apprenticeship program:** These are most often for jobs in construction, like carpenter or electrician. There are also apprenticeships in manufacturing and transportation.
- **Certificate Programs:** These are usually shorter programs. They can last from eight weeks to one year. They are for people who want credentials more quickly. You may have to pass an exam to get a license in some fields.
- **Associate of Arts (A.A.) and Associate of Science (A.S.) Degrees:** These are two-year programs (completion will take longer for part-time students). These degrees are equal to the first two years of a four-year college. Credits earned usually transfer to four-year colleges, but not always. Check with your college for details.
- **Associate of Applied Science (A.A.S.) Degrees:** These are two-year technical or vocational programs. They are in fields such as electronics, nursing, and heating and air conditioning. Credits earned usually do not transfer to four-year colleges. You may have to pass an exam to get a license in some fields.
- **Bachelor's (baccalaureate) Degree:** A four-year college degree. Bachelor of Arts or Bachelor of Science Degrees are available in a variety of fields

## Choose A Strategy For Your Career

You have some Starter Job options. You know the education that you need for this target career. Now the question is...

### How Will You Get There?

#### Using Your Network

People in your network can help you find work in your desired field, help you determine what skills and education you need in your target career, help you get jobs, and help get the word out that you are looking for a job.

With your Discussion Group, brainstorm the different types of people with whom you can network. Write below the names of the people in your network with whom you feel confident and safe

#### Who are people in your network?

##### Your Network





### Other Ways to Move Forward

While your network is an important part of any career strategy, there are also other ways to move forward

- |  |   |
|--|---|
| <input type="checkbox"/> Search for jobs online                    | <input type="checkbox"/> Check the newspaper for job openings |
| <input type="checkbox"/> Ask help from advisors or other resources | <input type="checkbox"/>                                      |
| <input type="checkbox"/> Call and ask a business directly          | <input type="checkbox"/>                                      |

**Check the possible strategies that you will use.**

## Setting Short-Term Goals & Long-Term Goals (1/2)

### Short-term and Long-term Planning

Let's talk about the difference between short-term and long-term goals before you write an action plan for 3 of your short-term goals on the next page

#### 1. Short-term goals

The goals that take less than a year to complete and are stepping stones to long-term plans

#### Examples of Short-Term Goals

Develop employability skills

Work in a starter job

Get a certificate in your field

#### 2. Long-term goals

The goals that take more than a year to complete or are those that you won't be able to start taking action on until after your short-term goals are achieved

#### Examples of Long-Term Goals

Get a bachelor's degree

Start working at your dream job

### Hear about Raquel's career goals.

Raquel's educational goals are to take and pass her GED test and apply to a college for her associate degree. While Raquel is meeting contacts and working around others in her field at the hospital, she still needs to learn more about respiratory science and working with patients. She plans to volunteer at an asthma association and talk to a respiratory therapist. She also plans to complete her associate degree at a local community college and then move into a four-year university. Eventually Raquel hopes to complete her bachelor's degree in respiratory therapy

What are Raquel's short-term vs long-term goals?

## Setting Short-Term Goals & Long-Term Goals (2/2)

### Using Action Steps

- Action steps are tasks you complete in order to reach a goal
- Identifying action steps will keep you on track and help you to not get overwhelmed or confused about what to do next.
- Checking off smaller steps that lead to your goals will help you see your progress.

### Your Action Plan

Write 2 of your short-term goals in the charts below.

Consider: Preparation needed to clearly understand your target career, Securing a Starter Job, Educational needs, Educational research, and Using your network and other ways to move forward.

Then, identify the action steps you will take to achieve each short-term goal and share with a partner.

#### Short-Term Goal:

Action Step	Completed By
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

#### Short-Term Goal:

Action Step	Completed By
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	



# *Preparing For Your Job Search*

*Key topics covered in this module include:*

Have an Empowering Mindset

Resumes

Looking Professional

Networking Effectively

Handling Logistics and Other Obstacles



*Module #4*

This module was created to help you fully prepare for a successful job search.

## Introduction

### **Intended Outcomes:**

This workshop is designed so that you will leave being able to:

- Approach Your Job Search with an Empowering Mindset
- Create a Resume
- Appear Professional at a Low Cost
- Network Effectively
- Proactively Handle Logistics and Other Obstacles (like transportation and childcare)

### **What other information do you want to get?**

### **Ground Rules**

We want this to be a safe place for you to explore this topic. These ground rules help keep the environment safe:

- Everything will be kept confidential in this group.
- You will be encouraged to participate, but not called upon in class.
- Your questions are valid and if they cannot be addressed in class, we will put you in touch with the right resources after class.

### **What other ground rules would you like to include?**

## *Approach Your Job Search With An Empowering Mindset*

Prepare Like an Athlete...like a Winner!

By this we don't mean work out hours a day or eat more protein! We mean preparing ourselves mentally for a process that can be time consuming, stressful, and include disappointments. If we are not mentally prepared for the ups and downs of a job search, the process will be less effective and go more slowly.

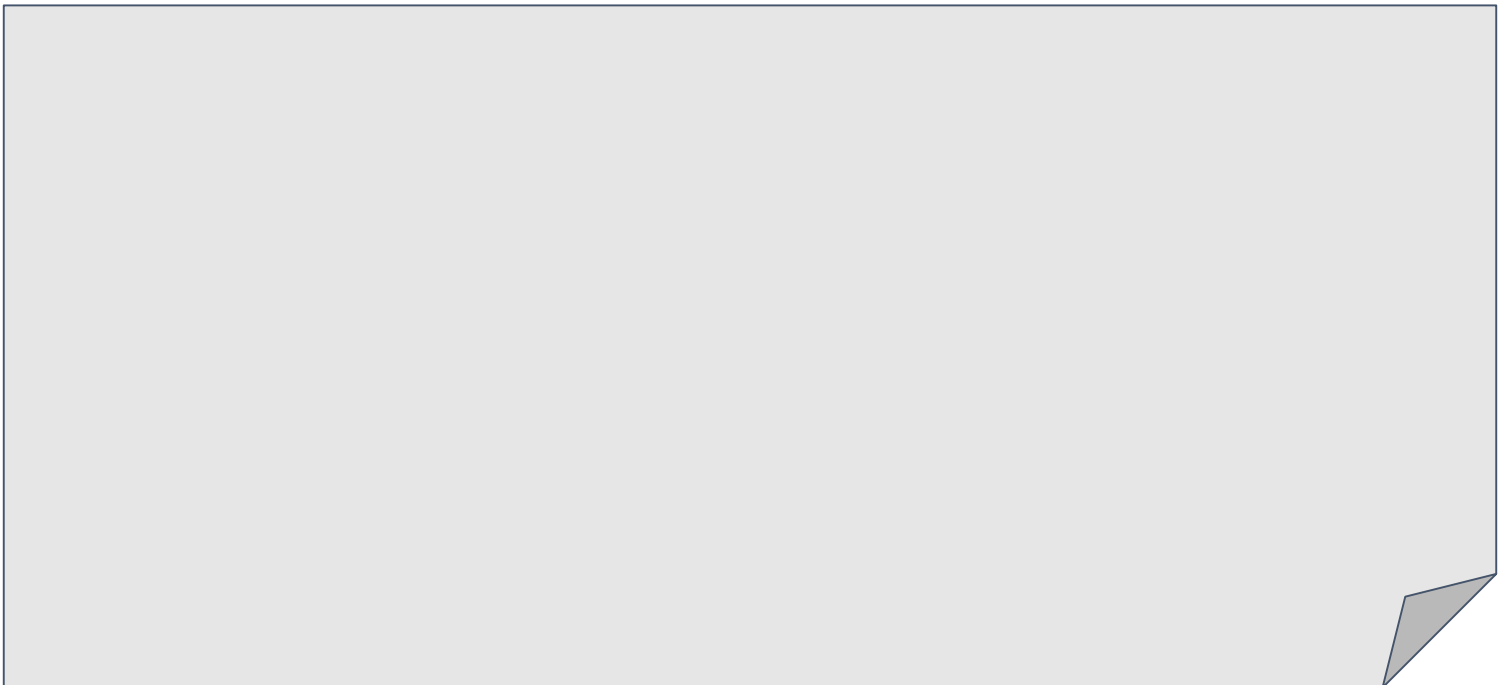
Here's how to do it.

### **Visualize**

Athletes visualize themselves in the big game and big race daily. They create clear pictures of how they feel, what obstacles are in the path, and how they overcome them. As a survivor, the ability to visualize yourself overcoming obstacles can be really useful in the job search and in other areas of life. You can visualize mentally or through creating visual displays of your goals.

Right now, let's participate in a guided visualization focusing on interviews, the job offers you'll receive, and the first day at your new job.

**What did you visualize? Feel free to draw, write or discuss with those around you.**



## *Reshaping Your Job Search Mindset*

### **Think Positively**

We have 40,000 to 60,000 thoughts a day. Most of them are reactions and old patterns of thinking. We often feel out of control of our thinking. Many survivors might often feel controlled or constrained by former reactions or old patterns of thinking. You're not. Survivors can actually pause and choose thoughts. Brain science shows that this leads to positive outcomes more quickly than letting negative thoughts collect.

First, we must capture our automatic negative thinking about the job search.

Second, we must remember times that we felt good, strong, and confident, even if they are not related to the job search.

Third, we can identify positive thoughts that feel good to us to focus on throughout the job search process.

## Build A Support Network

Of course we need support whenever we have a big goal. And it's important that we get the right kind of support that provides us energy, focus, and optimism. It's not hard to find people who think the job market is bad, the economy is terrible, or your situation is impossible. You don't have to think in the same way. It's not that they're wrong, they may have some facts and reasons for what they believe, but you want to focus on what's positive. For every company that's doing poorly, there's one starting or growing. If you are a survivor that is looking for a new job or fresh start here are many opportunities to do so.

Your situation is unique, and you will get what you're looking for. And you'll get it faster with safe and positive people supporting you. Use the table below to see who is in your support system and where there are gaps. Include people and organizations that provide you the following kinds of support:

- Job Search Basics
- Moral and Emotional Support
- Networking Connections
- Brainstorming Ideas

Name of Person / Organization	Type of Support Provided	How Can You Use Their Support?	Ways to Thank Them

## *Staying Positive Through The Job-Search*

Now that you know how to Visualize, Think Positively, and Get Support, in the box below capture what you will do on a daily basis to remain mentally strong throughout your job search.

If you are feeling stuck below we have listed some ways that will keep you positive during your job search:

- Get involved in your community and make connections with people
- Take a couple of minutes a day to write down your goals and set deadlines
- Create a To-Do List to hold yourself accountable for your goals
- Push yourself to do and learn new things by attending job fairs, online classes, etc.
- Write down your accomplishments at the end of the day to remind yourself that you are progressing

## Creating A Resume (1/2)

Now that you are mentally in the right frame of mind for a job search you can create the foundation job search tool ... the resume!

### Information to Include in Your Resume

Below is the basic information that you want to include in your resume. You can use the information to create a professional looking resume.

#### Resume Format:

- **Contact Information & Personal Details:**  
Include all necessary contact information such as first and last names, phone number, and email address. In addition, recommended to include in a LinkedIn URL.
- **Education Experience:** Include any relevant education experience in order of your highest degrees first. Add any other degrees after in reverse-chronological order. If you have finished a university degree, do not add high-school information.
- **Professional Experience:** Include Job title, company, city, state and dates employed. When outlining previous work experience, use strong action verbs to detail key responsibilities and achievements.
- **Include other important sections such as:**
  - Skills
  - Hobbies & Interests
  - Leadership Experience
  - Volunteer Work
  - Certifications and Awards
  - Languages
  - Publications & Projects
- **Wrap-up:** Be sure to double-check your resume before sending it out for spelling and grammar.

#### Do's

- Address job responsibilities and duties specifically
- Quantify your accomplishments whenever possible
- Customize your resume for the job description
- Keep formatting clean and consistent

#### Don'ts

- Never lie on a resume
- Do not include anything irrelevant to the job you are applying for
- Do not ignore the details, any of them
- Do not copy and paste parts of other resumes and insert them into yours

## Creating A Resume (2/2)

### Resume Example:

**Campus Address**  
555 East Chalmers  
Champaign, Illinois 61820

**JANE DOE**  
jane.doe@gmail.com  
Cell: 555-555-5555

**Permanent Address**  
555 South State St.  
Chicago, IL 60605

#### **EDUCATION**

##### **University of Illinois at Urbana-Champaign**

*Bachelor of Science in Finance*

*The Technology & Management Program – Class XXI*

Graduation: May 2017

#### **PROFESSIONAL EXPERIENCE**

##### **PricewaterhouseCoopers**

*Financial Service Management Consulting*

**Chicago, IL**

**June-July 2016**

- Worked on a team tasked with supporting client's calendar overhaul from a fiscal year calendar to a traditional calendar year
- Reorganized client's Oracle systems to conjoin with new calendar system and collaborated with all functions of the company
- Created and presented deliverable presentations to executives of client on topics ranging from compliance to data analytics

*Internal Firm Services Start Intern*

**June-July 2015**

- Researched honorable speakers and proposed which candidates would be best to speak at upcoming diversity events
- Collaborated with market leaders in Assurance to assist with the development of an enhanced diversity and inclusion strategy
- Analyzed survey responses from a firm-wide pilot program and recommended whether the program should be implemented

##### **Harper College Office of Admissions**

*Student Aid*

**Palatine, IL**

**June 2012-August 2014**

- Main point of external contact regarding admissions questions, policies, and procedures for a school of over 25,000 students
- Inputted financial data into Banner Software in order to synthesize financial packages for college-wide database
- Member of student outreach team focused on guiding potential students through the application process

#### **LEADERSHIP EXPERIENCE**

##### **Peace Corps Organization**

*President*

**Champaign, IL**

**May 2016-Present**

- Elected to lead an organization of over 20 members whose mission is to promote world peace and friendship through service
- Managing an executive board whose roles range from recruitment to event planning and conducting on-campus interviews

##### **Business 101/199 Professional Responsibility Course**

*Section Leader*

**Champaign, IL**

**January 2014**

- Educated 30 students on the importance of professional responsibility to yourself, your organizations, and your society
- Created 14 detailed, interactive lesson plans that enabled students to distinguish themselves as ethical professionals
- Mentored students who were transitioning into the College of Business and was a readily available resource for students

#### **ACTIVITIES**

##### **Ambev International Case Competition**

*Team Member*

**São Paulo, Brazil**

**May 2014-June 2014**

- Established and implemented marketing strategies for a new product line of energy drinks in an international market
- Worked with a diverse team comprised of international students, overcoming language barriers and cultural differences
- Brought an entirely new product to market from creation all the way through the complete life cycle of the product

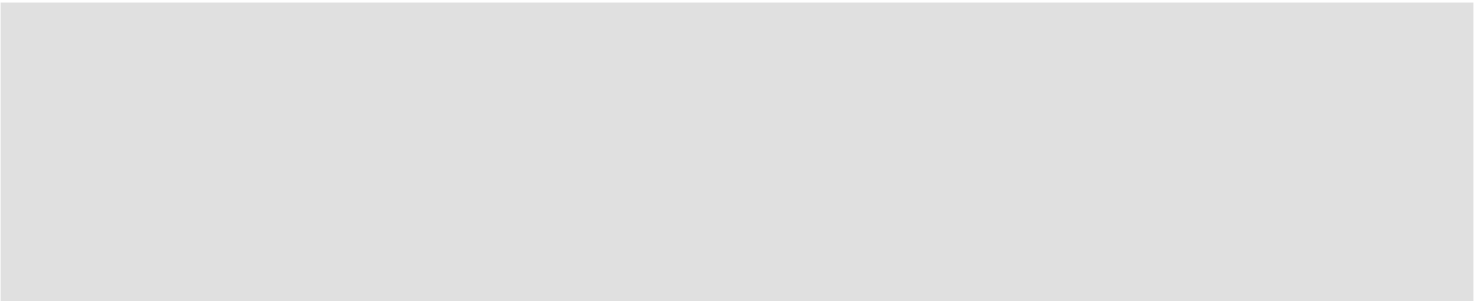


## *Dressing Expectations For Your Job (1/2)*

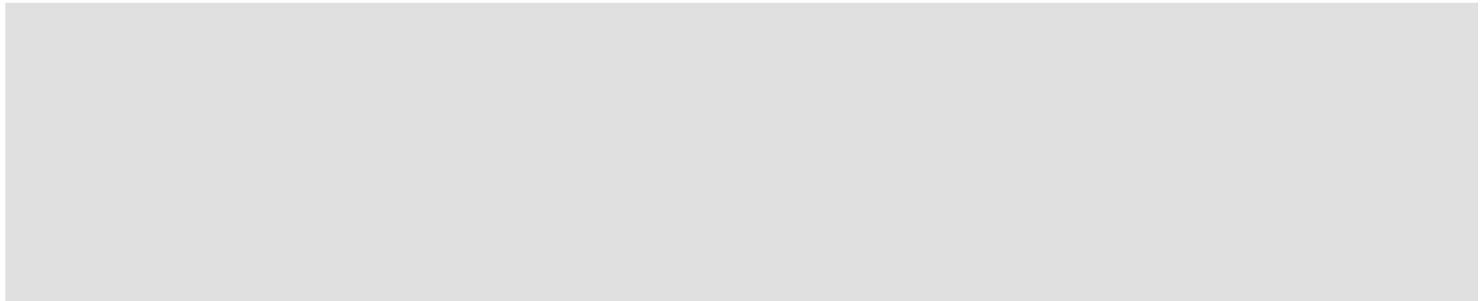
Like it or not, people make first impressions based on our appearance. During the job search process we want people to notice you and not be distracted by how you look. This might mean toning down or enhancing your usual style.

When choosing how to prepare your appearance for a job search consider the following. Take some time by yourself to answer the following questions.

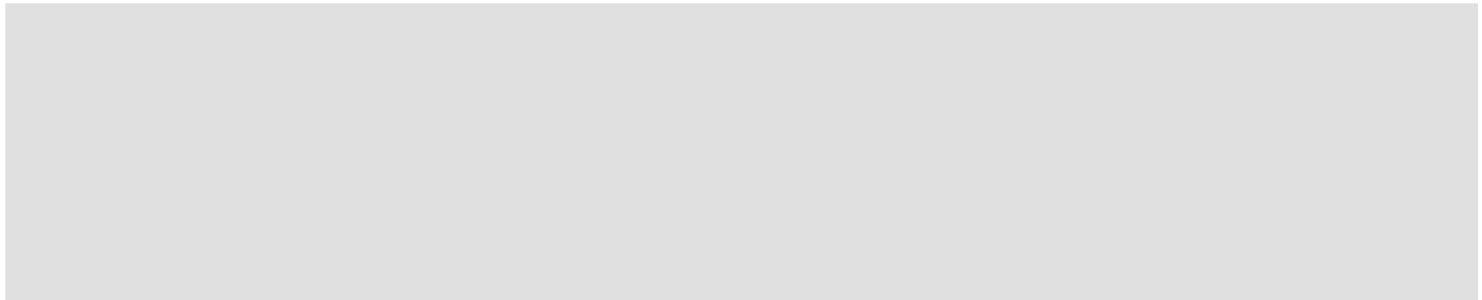
**In the type of work I'm looking for, what will I wear on the job?**



**What are the appearance standards for the type of work, company, or industry?**



**Given this, what will I wear on the interview?**



## *Dressing Expectations For Your Job (2/2)*

When you meet an employer for the first time, they immediately form an opinion based on what you're wearing. It's important to dress professionally for a job because it can make or break the interview.

### **Attire**

- Pant/skirt Suit in navy, black, or dark grey
  - Suit skirt just below or above the knee
  - Coordinate blouse
  - Conservative shoes
  - Limited jewelry
  - Professional hairstyle
  - Neutral colored pantyhose
  - Light makeup and limited amount of perfume
  - Clean, neatly manicured nails
  - Portfolio or briefcase
- The appropriate interview attire does shift depending on the industry in which you'll be interviewing. Research the company and if you are still unsure err on the side of caution
  - Well in advance of the interview, make sure you have appropriate interview attire and everything fits correctly
  - Get your clothes ready the night before, so you don't have to spend time getting ready the day of the interview



## Appearing Professional At A Low Cost

Now that you know the expectations and how you want to appear, let's get creative about how you can get that professional look, even when you are in transition and on a budget. With your Discussion Group brainstorm ideas in the following areas. Best practices and examples are included to get you started!

Appearance Area	Creative Cost Effective Ideas
<p>Clothes:</p> <ul style="list-style-type: none"> <li>● Make sure they are clean and pressed</li> <li>● Include a jacket or sweater</li> <li>● Avoid jeans</li> <li>● Have a navy, black or dark grey pant/skirt suit</li> <li>● Skirts should be below or just above the knee</li> </ul>	<ul style="list-style-type: none"> <li>● Borrow from sister</li> <li>● _____</li> <li>● _____</li> </ul>
<p>Hair/Makeup:</p> <ul style="list-style-type: none"> <li>● Be simple and clean</li> <li>● Avoid strong perfumes or scents</li> <li>● Avoid extra flashiness</li> <li>● Professional hairstyle (neat ponytails, buns, straight/curly hair)</li> <li>● Clean, neatly manicured nails</li> </ul>	<ul style="list-style-type: none"> <li>● Get makeup done for free at a makeup counter before the interview</li> <li>● _____</li> <li>● _____</li> </ul>
<p>Jewelry:</p> <ul style="list-style-type: none"> <li>● Less is more</li> <li>● Avoid too much flashiness</li> <li>● You only need one pair of earrings</li> </ul>	<ul style="list-style-type: none"> <li>● Shop at thrift store</li> <li>● _____</li> <li>● _____</li> </ul>
<p>Shoes:</p> <ul style="list-style-type: none"> <li>● Be practical</li> <li>● Avoid too high of heels</li> <li>● Avoid sneakers</li> </ul>	<ul style="list-style-type: none"> <li>● Shop a sale at Payless</li> <li>● _____</li> <li>● _____</li> </ul>
<p>Purse/Bag/Resume/Business Cards:</p> <ul style="list-style-type: none"> <li>● Bring something to look organized (portfolio or briefcase)</li> <li>● Don't worry about matching</li> </ul>	<ul style="list-style-type: none"> <li>● Borrow from friend</li> <li>● _____</li> <li>● _____</li> </ul>

## *The Basic Elements Of Networking*

Simply stated, networking is connecting and building relationships. That's it. And it's THE key to an effective job search.

### **The Basic Elements of Networking:**

- Know what you are looking for in a career opportunity.
- Tell everyone (except those individuals with whom you have safety concerns).
- Ask for connections to open opportunities, people who might know of open opportunities, or companies you like.
- Ask to be introduced to people who are doing the work you want to do so that you can find out information from them about their work, their job, their company ... and then ask them for connections and referrals!
- Make use of the networking methods (face-to-face, telephone, online social media) that are most comfortable and safe for you.

**Which of the above do you do and do well?**

**Which of the above do you avoid or not do well?**

**What do you need to do differently to become a stronger networker?**

## Networking Tips

This is your networking checklist for success.

- Be yourself.** Just be you. Don't try to prove yourself, be too funny, or too smart.
- Choose your networking framework.** Choose how you will view yourself, others, and networking in this situation.
- Create a winnable game.** Set your simple intentions for each week, like make one new contact.
- Network with people with whom you feel confident and safe.** Share with people you trust and respect.
- Have your opening “elevator pitch” prepared.** Once you have your first sentence ready, the rest is easy!
- Be curious about the other person and ask questions.** Networking is about connecting. Connect to the other person by asking about them.
- Be a resource.** Find out what they are looking for and connect them to the people who can help.
- Ask clearly for what you need.** Ask clearly for what you need and see if they can make a connection.
- Be thankful.** Thank them at the end of the conversation. If appropriate, send a thank you note.
- Follow through.** If there are any actions to take after meeting them, do so.

### How to Enter a Conversation

- Smile and make it easy for people to talk to you. A friendly approach can overcome their self-consciousness and really helps to make people want to interact with you.
- Stay on your feet and walk around the room. Show your interest in connecting with others even if it feels intimidating in the moment.

### How to Exit a Conversation

- After interesting conversation, interrupt yourself (e.g., “I know there are other people who would like to talk to you”). Then indicated that the conversation was interesting and summarize the conversation (e.g. “It was so great to get your perspective on X”)
- Ask for a business card
- Introduce your new networking contact to other people you already know. This is a kind way to help others in their networking pursuits.

## Your Elevator Pitch

### Your Elevator Pitch

Hi, my name is:

I am looking for (full time employment, temporary employment, a new job):

I am most interested in (certain types of work, industries, companies):

Where I can provide (your essential skills):

Continue the conversation with:

- Do you know anyone I should talk with who might know of opportunities?
- Do you have any questions about what I'm looking for?
- How can I help you?

**Activity:** Practice delivering your elevator pitch with a partner and try to keep it around 30 seconds long.

## *Logistical Obstacles When Looking For A Job*

### **What Are Your Logistical Obstacles?**

These are items that you might use as excuses for not going after that job.

Examples are:

- Who will watch my kids?
- How will I get back and forth from work safely?
- Can I work evenings and weekends?
- Do I have a safe environment for my children while I'm at work?
- What do my children need while I'm at work (i.e., counseling, dietary needs)?

**What are your barriers, questions, or excuses that slow down your job search process?**

**Work with your partner to creatively think of ways you can be prepared to handle them.**

**What ideas will you actually implement? By when?**

# Sharing Information & Communicating

*Key topics covered in this module include:*

Handle Interview Questions

Understand the Job Offer

Negotiate the Job Offer

Understand What Information to Disclose

Employment, Federal, State Laws



*Module #4*

This module was created to help you communicate responsibly throughout the job search process.



## Introduction

### **Intended Outcomes:**

This workshop is designed so that you will leave being able to:

- Know your rights
- Find more information specific to your stat laws
- Handle tricky questions in an interview
- Negotiate the job offer effectively
- Understand what information to disclose
- Resolve issues proactively at work

**What other information do you want to get?**

### **Ground Rules**

The following ground rules create the environment for an effective workshop:

- Everything will be kept confidential in this group.
- You will be encouraged to participate, but not called upon in class.
- Your questions are valid and if they cannot be addressed in class, we will put you in touch with the right resources after class.

**What other ground rules would you like to include?**

## Handle Tricky Questions On An Interview

### Questions That May Seem Inappropriate

Employers who have enough employees to be subject to federal law (see the Appendix) are prohibited from various forms of discrimination based on:

- Race
- Color
- National Origin
- Sex
- Religion
- Age
- Disability
- Genetic Information
- Citizenship

It might be inappropriate to ask questions leading to discrimination in the above areas. Yet, it is common to get asked inappropriate questions. Examples of specific questions that you might get asked that are inappropriate are listed below along with sample answers. You want to be polite and professional if asked these types of questions, so it's good to practice responding in advance. Practicing helps you avoid the pitfalls!

The basic guidelines are:

- Answer briefly, in an appropriate way without being rude.
- Answer in a way that relates to your ability to do the job.
- Smile and say you like to keep your personal life personal.

Inappropriate Questions	Suggested Response
Are you a U.S. citizen?	I'm authorized to work in the U.S.
Do you have children?	That's not something I usually discuss during an interview. I would prefer to focus on getting you the job-relevant information for this wonderful opportunity with your organization.
Who is your closest relative we can contact in an emergency?	If hired, I'll provide my emergency contact's information any issues meeting the work schedule.
How many sick days did you take?	I followed the policy at my last job and will do so also at this one
Do you have any disabilities or illnesses?	I'm fully able to do the job as described.
How far is your drive? Do you live close?	This location is convenient for me.
Have you ever been arrested?	I don't have background issues that would prevent me from performing this job.
Have you ever undergone a psychiatric evaluation?	I don't have any medical history that would keep me from fulfilling the job responsibilities
What is your maiden name?	The name on my resume is my legal name.

## *Handle Tricky Questions On An Interview*

### **Legal Questions You Should Be Prepared to Answer**

The following are typical job search questions that you should answer directly. Take notes on your answers before you are “interviewed” by your partner

- Are you legally authorized to work in the U.S.?
- What is your current address or phone number?
- Do you have alternate locations where you can be reached?
- Are you able to perform the duties in the job description?
- Are you a member of any professional or trade organizations in our industry?
- What was your pay rate at your previous position?
- Have you been convicted of [something related to the job]?
- Why should we hire you for this position?
- What are your long-term career goals?
- Are you available to work overtime?
- Can you travel?
- Are you available to work our required schedule?
- Are you over the age of 18?
- Is any additional information, like a different name, needed to check references?

## Handle Tricky Questions On An Interview

### Explaining Your Past

#### You've never worked before outside the home:

*Ex: Share the relevant experience you've had in the home, community, church, or volunteering.*

#### You've never worked before outside the home:

*Ex: Answer honestly but without too much detail. Share what you did during those years that's relevant to the job qualifications. For example: I focused on raising kids during that time. I managed the schedules, transportation, finances, and other logistics for 5 years.*

#### You are overqualified.

*Ex: Be gracious then clear about your desire for the job.*

#### You've been arrested or convicted of a crime not related to the job.

*Ex: You don't have to bring up arrests or discuss irrelevant convictions. However, these might appear on your background check so you want to be up front about anything that your employer might discover. Make sure you know what is on your background check.*

#### What situations are you most afraid to discuss on an interview?

*Discuss ideas from your partners and include below.*

## *Understanding The Job Offer (1/2)*

### **Understanding Your Job Offer**

Congratulations! You had a great interview and got the offer. Now what?

First, ask for your offer in writing and take time to review it. It is expected and acceptable to take a day to review a job offer, ask questions, negotiate changes, and finalize the opportunity. When reviewing an offer, pay attention to all these elements.

#### **Pay**

- Understand your basic pay including your hourly rate or salary.
- Know how often you'll be paid, and how you'll be paid.
- Understand the opportunities for overtime or bonus pay.

#### **Benefits**

- Understand the basic structure of the health insurance(i.e., What is the employer contribution portion? What is the employee portion?)
- Learn about any unique benefits the employer offers such as an Employee Assistance Program, tuition reimbursement, retirement benefits, etc.

#### **Vacation, Personal, and Sick Time**

- Understand the number of days and the policy for using them.
- Understand how this will change based on your years of experience.
- Communicate any known days off immediately.

#### **Work Schedule**

- Be clear on start time, stop time, and days of the week.
- Understand overtime expectations.
- Understand when or how the schedule will change or be communicated.

#### **Safety Requirements**

- Ask to review the Employee Handbook or Workplace Policies in advance.
- Ask any specific questions you need to know regarding the environment.
- Practice commuting to ensure you feel safe in the process
-

## Understanding The Job Offer (2/2)

### Job Offer Checklist

Checklist	Yes	No
Am I qualified to do the work?	<input type="checkbox"/>	<input type="checkbox"/>
Does the pay meet my requirements?	<input type="checkbox"/>	<input type="checkbox"/>
Does the schedule work for me?	<input type="checkbox"/>	<input type="checkbox"/>
Does the time off policy work for me?	<input type="checkbox"/>	<input type="checkbox"/>
Is the location and commute safe?	<input type="checkbox"/>	<input type="checkbox"/>
Does it include the benefits I need?	<input type="checkbox"/>	<input type="checkbox"/>

### What are my concerns?

### What questions do I need to have answered to make a choice?

### What would make the offer better for me?

## *Negotiate The Job Offer Effectively*

### **Job Negotiation Frequently Asked Questions**

Let's discuss frequently asked negotiation questions as a group ... before we practice!

1. What is negotiable in the job offer?
2. When do you negotiate the job offer?
3. How do you ask for something you want?
4. Can you negotiate multiple parts of the offer?
5. What happens if they say no?
6. Can they withdraw the offer during this process?

Be sure to consider the following :

- ✓ Consider the type of industry
- ✓ Consider the level of the position
- ✓ Pick what is most important to you

## *Role Play Interview And Job Negotiation Scenarios*

For the following activity, role play the various exercises around topics that we have covered through out this module. In the grey boxes, apply the negotiating best practices discussed and determine methods for how handle each situation.

### **Role Play Exercise #1**

You are in an interview with a talkative interviewer who keeps asking you questions about your personal life. You think it's well-intentioned and meant to create a connection, but you are feeling uncomfortable. What do you do?

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### **Role Play Exercise #2**

The job description says the shift is from 9 –6 and you need to pick up your children from daycare by 6 p.m. When do you bring up this subject? What do you say? What do you do if the response is negative?

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### **Role Play Exercise #3**

You are offered the minimum wage of \$8.50 an hour for a job where you bring extra experience and qualifications. You would like \$9.25 an hour and will not take a job for less than \$9.00 per hour because of your budget needs.

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## Understand What Information To Disclose

### Disclosure Frequently Asked Questions

Let's discuss frequently asked disclosure questions as a group?

- What are we worried about disclosing?
- What do we legally have to disclose?
- Why might we disclose something we don't have to?
- When is the right time to disclose an issue?

You have essentially 5 opportunities to disclose an issue. Let's discuss the obligations, pros, and cons of disclosing issues during each window of time.

Opportunity	Obligation
The Job Application	Anything on your criminal record, such as convictions whether related to job or not.
The Interview	Anything related to your ability to do your job, such as your ability to type the desired words per minute. Anything they might find on a background check, such as convictions.
After the Job Offer	Anything that might endanger you or co-workers. Anything you need to clarify about the work schedule, pay, or benefits
After Starting the Job	Anything that relates to your ability to do that job, such as adhering to work policies.
Problem Occurs	Using your resources, resolve any issues, such as no longer being able to meet the work schedule or having a conflict with a co-worker.

### You might be thinking...

What would be the **PROs** to disclosing issues?

- Being and appearing honest and trustworthy
- Putting your mind at ease
- Making sure there are no surprises when you begin working
- Being responsible and proactive

What would be the **CONs** to disclosing issues?

- Being concerned about your credibility
- Sharing too much too soon might impact their opinion
- Revealing personal information feels risky

## *Employment, Federal & State Laws (1/3)*

You have the right to be treated fairly during a job search and to not be discriminated against because of being a survivor as well as age, race, gender, religion, marital status, disability, or illness. Employers must focus their hiring process on who can fulfill the job accountabilities the best.

After getting your new job, you also have rights around working in a safe environment and getting time off for issues related to being a survivor of domestic violence. Each state and workplace has different policies and benefits that address these issues.

The first step is being aware of basic information regarding your rights.

### **1 Employment Law Definitions**

(from [www.nolo.com](http://www.nolo.com))

#### **Discrimination:**

To treat similarly situated people differently on the basis of a protected characteristic, such as race, gender, or disability.

#### **Retaliation**

Punishment of an employee by an employer for engaging in legally protected activity such as making a complaint of harassment or participating in workplace investigations. Retaliation can include any negative job action, such as demotion, discipline, firing, salary reduction, or job or shift reassignment.

#### **Employment At Will Doctrine**

An employment arrangement in which the employee may quit at any time, and the employer may fire the employee for any reason that is not illegal. For example, an employer may fire an at-will employee for poor performance, to cut costs, or because the employer simply doesn't like the employee, but may not fire an at-will employee for discriminatory reasons, to retaliate against the employee for reporting harassment, or because the employee exercised a legal right.

#### **Equal Employment Opportunity Council (EEOC)**

The federal agency responsible for interpreting and enforcing laws that prohibit employment discrimination, such as Title VII of the Civil Rights Act of 1964, the Age Discrimination in Employment Act, and the Americans with Disabilities Act.

## *Employment, Federal & State Laws (2/3)*

### **2 Federal Law Definitions**

#### **Title VII of the Civil Rights Act. (applies to employers of 15 or more employees)**

Title VII of the Civil Rights Act of 1964 (42 U.S.C. §§ 2000e and following) prohibits employers from discriminating against applicants and employees on the basis of race, color, religion, sex, and national origin (including membership in a Native American tribe).

#### **Age Discrimination in Employment Act. (applies to employers of 20 or more employees)**

The Age Discrimination in Employment Act (ADEA) can be found at 29 U.S.C. §§ 621-634. It prohibits discrimination based on age against employees who are at least 40 years old.

**Americans With Disabilities Act.** (applies to employees of 15 or more employees) The Americans With Disabilities Act (ADA) can be found at 42 U.S.C. §§ 12101-12213. It prohibits employers from discriminating against people with disabilities in any aspect of employment, including applications, interviews, testing, hiring, job assignments, evaluations, compensation, leave, benefits, discipline, training, promotions, medical exams, layoffs, and firing.

#### **Equal Pay Act. (applies to all employers)**

The Equal Pay Act (29 U.S.C. § 206(d)) requires employers to give men and women equal pay for equal work. Employees do equal work when they perform, under similar working conditions, jobs that require equal skill, effort, and responsibility. Two jobs may be equal even if they have different job titles. For example, a hotel may not pay its janitors, who are primarily men, more than its housekeepers, who are primarily women, if they are doing the same work.

#### **Immigration Reform and Control Act. (applies to employers of 4 or more employees)**

The Immigration Reform and Control Act of 1986 (IRCA) can be found at 8 U.S.C. § 1324. IRCA prohibits employers from discriminating against applicants and employees on the basis of their citizenship or national origin. IRCA's prohibition on discrimination applies to all terms, conditions, and privileges of employment, including hiring, firing, compensation, benefits, job assignments, promotions, and discipline. This antidiscrimination provision applies to federal, state, and local governments and to private employers with at least four employees.

## *Employment, Federal & State Laws (3/3)*

**Civil Rights Act of 1866 (Section 1981). (applies to all employers)** The Civil Rights Act of 1866 (commonly referred to as Section 1981 because of its location in the United States Code) declares African Americans to be citizens, entitled to a series of rights previously reserved to white men. The law confers a number of rights, including the right to sue or be sued in court, to give evidence in a lawsuit, and to purchase property. It also confers the right to make and enforce contracts, which courts have found prohibits racial discrimination in the employment relationship.

**Genetic Information Nondiscrimination Act. (applies to employers of 15 or more employees)**

The Genetic Information Nondiscrimination Act (GINA) can be found at 42 U.S.C. § 200 and following. This 2008 law prohibits employers from using an applicant's or employee's genetic information as the basis for employment decisions and requires employers to keep genetic information confidential.

**Family Medical Leave Act (applies to employees of 50 or more employees)**

A federal law that requires qualifying employers to provide eligible employees with 12 weeks of unpaid leave during a 12-month period to bond with a new child, care for a family member with a serious medical condition, or recover from a serious medical condition. At the end of the leave, the employer must allow the employee to return to the same or an equivalent position to that held before taking the leave.

### 3

### State Law Definitions

State Law is different for each state and constantly changing. You can review state specific laws at either:

**NOLO: Law for All**

[www.nolo.com](http://www.nolo.com)

**Legal Momentum: The women's legal defense fund**

[www.legalmomentum.org](http://www.legalmomentum.org)

## ***Suggested 6<sup>th</sup> Module Structure: Feedback And Reflection Session***

## ***Suggested 6<sup>th</sup> Session Structure (1/2)***

After hosting a series of workshops it is critical to obtain constructive feedback in order to keep improving the curriculum and deliver quality content that will help participants become financially independent. Take a look below for a feedback session agenda suggestion.

### **Tip: Make your feedback session known from the start.**

In your introduction at the beginning of the workshop(s), let your participants know that you'll be asking for their feedback at the end, and explain how it helps you prepare even better content for the future. This way, requesting feedback seems like less of an afterthought helping them form questions and suggestions throughout the program.

### **Suggested Structure:**

#### ***1. Showcase a summary of the program***

- Reiterate the purpose and goal of the program to remind participants why they decided to start this journey.
- Visually depict a timeline of all the workshops participants have attended to remind them of all the hard work put in from their part.
- Showcase photos and/or highlights (if possible) as a fun and engaging way of recapping all the work done.

#### ***2. Host a panel discussion and/or resource fair***

- Invite women who have overcome financial abuse to share their strategies and success stories (could be a past participant), women who work at government agencies helping domestic/financial abuse victims, resource centers for the different types of housing, non-profits aimed to helping victims financially, spiritually, etc.
- Start off by letting the panel volunteers introduce themselves and their connection to financial/domestic abuse.
- Try asking pre-written questions to get the panel discussion started. Depending on your participants' needs try forming questions catered to them in order for the discussion to be informative and engaging. Some general questions that can be asked include: (1) What is the most critical change you have made or suggest someone make to overcome financial abuse? (2) What strategy did you use to find helpful resources? (3) Where do you recommend participants seek help?

## ***Suggested 6<sup>th</sup> Session Structure (2/2)***

### ***2. Host a panel discussion and/or resource fair (Continued)***

- (4) What is a type of financial abuse you've encountered and how did you resolve it?
- (5) How important would you say having a mentor or a friend throughout the process of trying to overcome financial abuse is?
- Open the floor to participants, so they can ask more personalized questions.
- If a panel discussion requires too much planning try setting up a resource fair instead; By resource fair we mean setting up desks/tables, stations, corners of a room, etc. that can serve as information center hubs where participants can pick up pamphlets, ask questions, obtain help and/or sign up for programs designed to help them overcome financial abuse.

### ***3. Have a participant share their experience***

- About a month before hosting this session choose a participant who has proactively attended the sessions or whom has made significant progress throughout the program.
- Ask the participant if they're willing to share their story in a 5-10 minute speech depending on time restrictions for this session.
- Example of the type of questions to ask participants to think about as they write their speech include: (1) What made you want to attend this program? (2) How has your journey of overcoming financial abuse been like? (3) What were your biggest obstacles and how did you overcome those obstacles? (4) What aspect of the program helped you the most? (could be a specific workshop, outside resource Apna Ghar connected you with or a certain person/people).

### ***4. Obtain feedback***

- Construct a short survey of about 5 questions on postcard size paper (or any size smaller than a regular 8" x 11" paper) Tip: The smaller size paper is less intimidating or overwhelming, since most people don't want to spend a lot of time providing feedback.
- If the survey doesn't sound like the way to go have participants provide feedback on sticky notes they can place in a bowl/box. This route is more casual and free-flowing.
- Open the floor for any suggestions/feedback participants would like to share out loud. This can lead to a bigger group discussion where you can gauge how many participants agree or disagree with a feedback point.

*Thank you for your participation.*

