

# Financial Empowerment Curriculum

## Moving Ahead Through Financial Management



## Module One: Understanding Financial Abuse

Keeping Safe and  
Starting Over



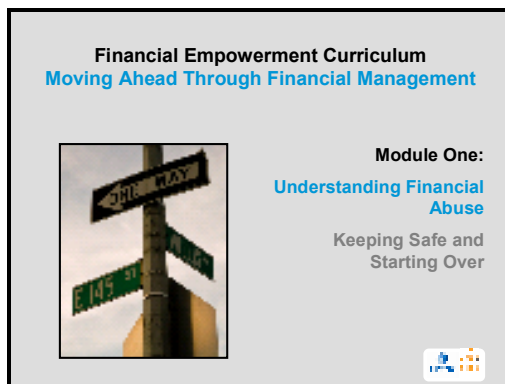
# Module 1: Understanding Financial Abuse

**Time Clock: 9:00-10:00**

## Module Objectives:

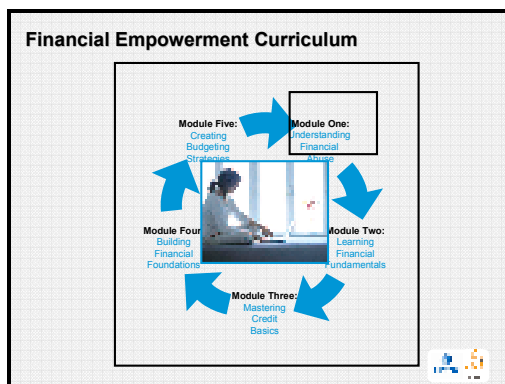
- (1) Recognize the signs of a financially abusive relationship.
- (2) Recall how to keep safe after ending a financially abusive relationship.
- (3) Explain the financial impact of separation, divorce and child support.
- (4) Describe some of the consequences of disclosing abuse.
- (5) Explain the challenges to maintaining your privacy and changing your identity in regard to financial abuse.

## Module Overview



Slide 1

**Explain** that the purpose of this module is to help individuals better identify and understand domestic and financial abuse.



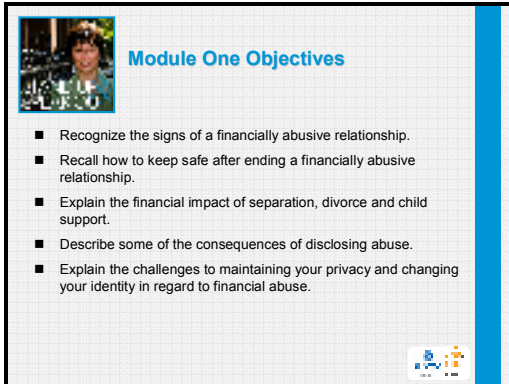
Slide 2

**Say** "As you may know, the *Financial Empowerment Curriculum* was developed through the partnership of *The Allstate Foundation* and the *National Network to End Domestic Violence*. As you can see, the curriculum consists of five separate learning modules that can be delivered in a group or one-on-one setting, and can be delivered together during a five hour course or independently with each module lasting about one hour."

### TRANSITION

**"Today, we are going to review module one as part of a <insert time allocated> session. There is quite of information that we'll be covering, so please ask questions and share your personal experiences. After all, that is how we all learn!"**

## Module Overview (continued)



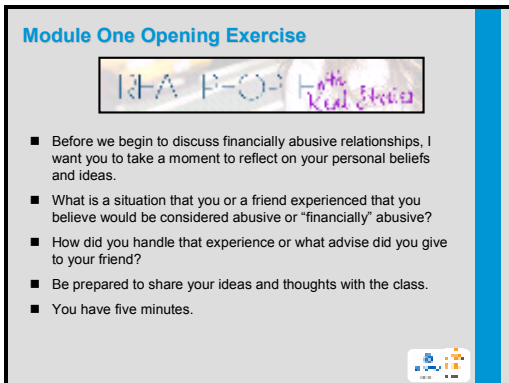
**Module One Objectives**

- Recognize the signs of a financially abusive relationship.
- Recall how to keep safe after ending a financially abusive relationship.
- Explain the financial impact of separation, divorce and child support.
- Describe some of the consequences of disclosing abuse.
- Explain the challenges to maintaining your privacy and changing your identity in regard to financial abuse.

**Slide 3**

**Display** the slide “Module One Objectives.”

**Read** the bulleted items on the slide that reviews the module objectives.



**Module One Opening Exercise**

- Before we begin to discuss financially abusive relationships, I want you to take a moment to reflect on your personal beliefs and ideas.
- What is a situation that you or a friend experienced that you believe would be considered abusive or “financially” abusive?
- How did you handle that experience or what advise did you give to your friend?
- Be prepared to share your ideas and thoughts with the class.
- You have five minutes.

**Slide 4**

**Display** the slide “Module One Opening Exercise.”

**Read** the bulleted items on the corresponding slide which provide an overview of the discussion activity.

**Allow** five to ten minutes for participants to gather their thoughts.

**Ask** for someone to share an experience that they can recall, whether it be personally or through a friend, that might be considered abusive.

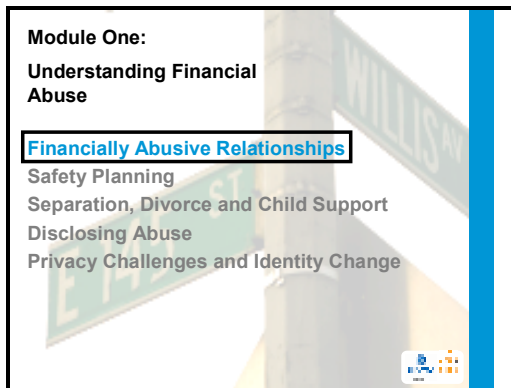
**Allow** participants to share stories and thoughts. Although you don’t want to move too quickly during this segment of the course, you also want to manage the discussion.

*Note: Keep the discussion on point by focusing on what abuse may look like in order to avoid the conversation from derailing. Also, keep the activity to a maximum of fifteen minutes.*

### **TRANSITION**

**“Thank you for sharing your stories and experiences. What I love about this activity is that it shows that abuse comes in many shapes and forms. So many consider abuse only as physical; however, abuse can also be verbal, emotional and financial. It also reinforces that you are not alone. According to the Centers of Disease Control, as of February 2008, 25% of women have experienced domestic violence. Our goal, together, with this curriculum, is to reduce that statistic by empowering survivors.”**

## Topic 1: Financially Abusive Relationships



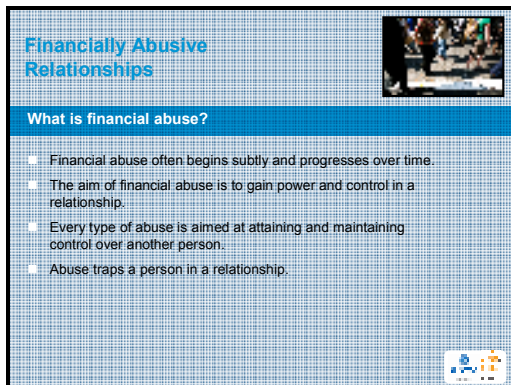
Slide 5

**Display** the slide “Module One-Understanding Financial Abuse.”

**Say** “*Module One of the Financial Empowerment Curriculum: Moving Ahead Through Financial Management has a total of five topics.*”

**Read** topics shown on the corresponding slide.

**Say** “*The first topic we are going to be discussing is Financially Abusive Relationships.*”



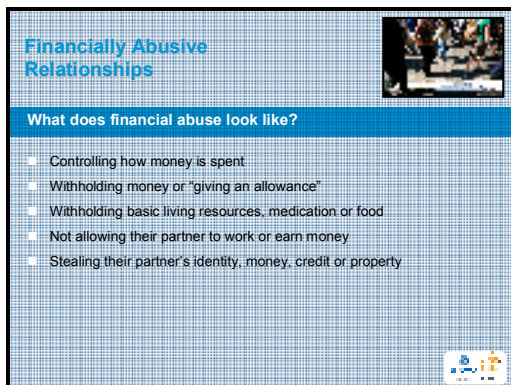
Slide 6

**Display** the slide “Financially Abusive Relationships.”

**Say** “*So, we just talked about some of our experiences in regard to domestic abuse. Now let’s take a moment to specifically focus on financial abuse. After all, this is an area that you have the potential to control and an area that can provide you independence in the future.*”

**Ask** for a volunteer from the audience to read the four bullet points that describe financial abuse.

**Note:** *As a facilitator, you want to allow the audience to speak as much as possible during the training to keep them interested and engaged throughout the session. Having them assist in delivering the power point presentation is one strategy to keep the audience focused and involved in the discussion.*




Slide 7

**Display** the slide “Financially Abusive Relationships.”

**Say** “*Great job! Thanks for your help in reading that definition of financial abuse. Now what does financial abuse look like from an outsider?*”

**Ask** for a volunteer from the audience to read the five bullet points that describe what financial abuse may look like.

## Topic 1: Financially Abusive Relationships (continued)



**Financially Abusive Relationships**

**What does a healthy financial relationship look like?**

- Both partners have access to financial statements although one partner might manage bill paying
- Couples identify when they have different values about money and negotiate financial goals
- Both recognize and respect that decision-making is equal regardless of who earns more income
- Each partner has access to money on their own
- Both are knowledgeable how money is spent

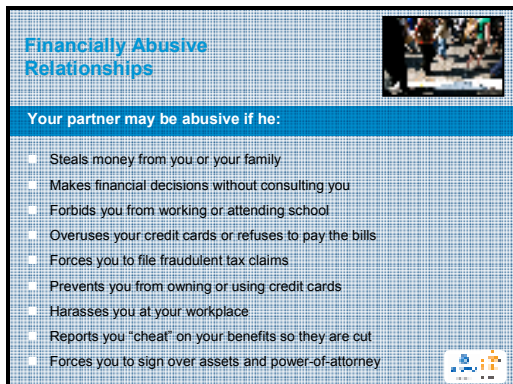
Slide 8

**Display** the slide “Financially Abusive Relationships.”

**Say** *“Thank you again for helping share those examples of what financial abuse may look like. Now that we know more about financially abusive relationships, let’s take a minute to review what a healthy financial relationship looks like.”*

**Read** the five bullet points displayed on the corresponding slide.

*Note: Although you want to engage the audience, you also want to lead the presentation and manage time. By periodically assisting in the delivery of the presentation will help you lead and reinforce key points as well as manage the agenda with more success.*



**Financially Abusive Relationships**

**Your partner may be abusive if he:**

- Steals money from you or your family
- Makes financial decisions without consulting you
- Forbids you from working or attending school
- Overuses your credit cards or refuses to pay the bills
- Forces you to file fraudulent tax claims
- Prevents you from owning or using credit cards
- Harasses you at your workplace
- Reports you “cheat” on your benefits so they are cut
- Forces you to sign over assets and power-of-attorney

Slide 9

**Display** the slide “Financially Abusive Relationships.”

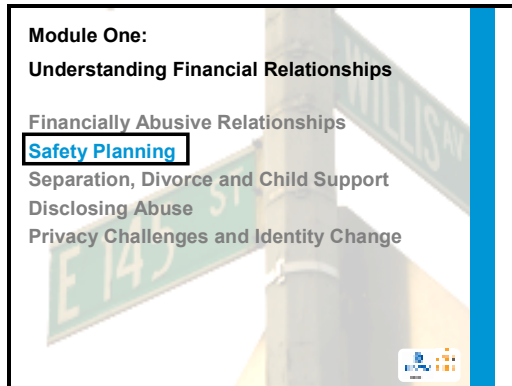
**Say** *“We now know the difference between an unhealthy and healthy financial relationship. Now what are some of the signs you can look for to determine if you are in a financially abusive relationship?”*

**Ask** for a volunteer from the audience to read the bullet points that display on the corresponding slide.

**TRANSITION**

*“Nice work, everyone. This first topic provided us a short summary on determining whether or not someone may be in an abusive relationship. Now let’s move to our second topic of Module One.”*

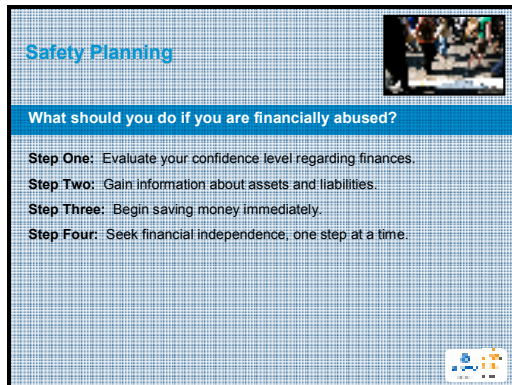
## Topic 2: Safety Planning



Slide 10

**Display** the slide “Module One-Understanding Financial Abuse.”

**Say** “As you can see, our second topic of Module One is Safety Planning.”



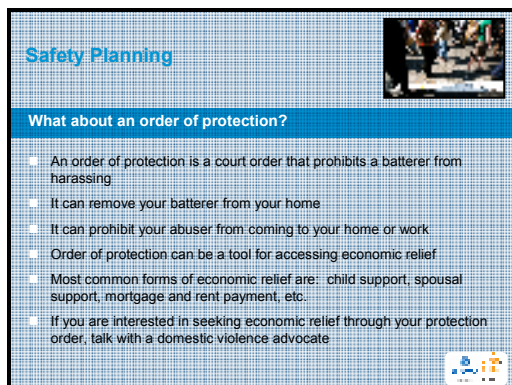
Slide 11

**Display** the slide “Safety Planning.”

**Say** “Now that we better understand financial abuse, let’s take a little time to talk about different ways you can keep safe while you contemplate leaving an abuser.”

**Ask** for a volunteer from the audience to read the four steps that are displayed on the corresponding slide.

**Say** “Thank you for your help. Although these four steps may sound basic, each is equally important to evaluate and consider when deciding to leave any relationship.”



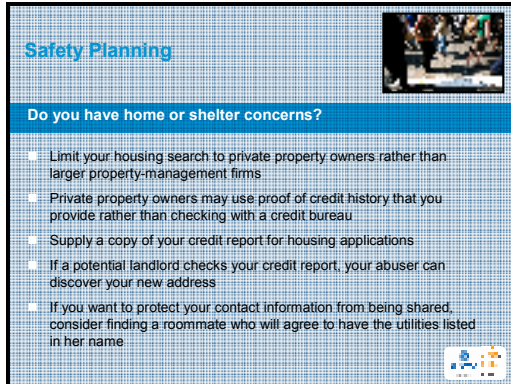
Slide 12

**Display** the slide “Safety Planning.”

**Say** “After you work with an advocate and make the decision to leave an abuser, you may want to consider filing an order of protection.”

**Read** the bullet points displayed on the corresponding slide.

## Topic 2: Safety Planning (continued)



**Safety Planning**

**Do you have home or shelter concerns?**

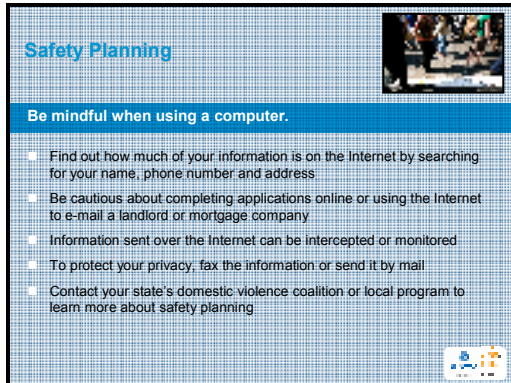
- Limit your housing search to private property owners rather than larger property-management firms
- Private property owners may use proof of credit history that you provide rather than checking with a credit bureau
- Supply a copy of your credit report for housing applications
- If a potential landlord checks your credit report, your abuser can discover your new address
- If you want to protect your contact information from being shared, consider finding a roommate who will agree to have the utilities listed in her name

Slide 13

Display the slide “Safety Planning.”

Say **“In addition to a protection order, what about your home and shelter? What should you consider?”**

Ask for a volunteer from the audience to read the bullet points that are displayed on the corresponding slide.



**Safety Planning**

**Be mindful when using a computer.**

- Find out how much of your information is on the Internet by searching for your name, phone number and address
- Be cautious about completing applications online or using the Internet to e-mail a 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
- Contact your state’s domestic violence coalition or local program to learn more about safety planning

Slide 14

Display the slide “Safety Planning.”

Say **“Thank you for reading that slide. Another area that you should be mindful of in order to remain safe from your abuser is how and when you use your computer.”**

Ask for a volunteer from the audience to read the bullet points that display on the corresponding slide.



**Safety Planning**

**How do you stay safe at your workplace?**

- Provide a photograph of your abuser to security personnel
- Make arrangements with security to be escorted to and from the parking lot
- Have your telephone calls screened
- Change your work schedule and the way you travel to and from work
- Save threatening e-mails, voice mails, letters and gifts
- Request that your workspace be relocated to a more secure area
- Get a donated cell phone from your local domestic violence shelter

Slide 15

Display the slide “Safety Planning.”

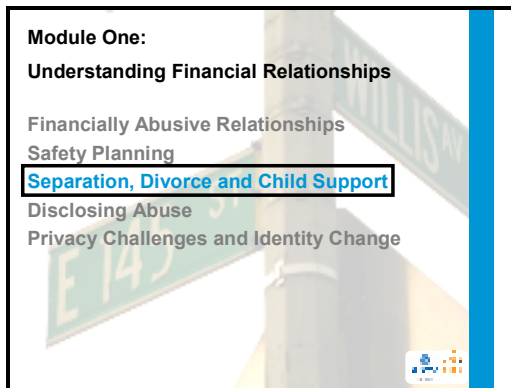
Say **“What about staying safe at your workplace? Is there anything additional you can do?”**

Ask for a volunteer from the audience to read the bullet points that display on the corresponding slide.

### TRANSITION

**“Again, thank you for sharing in the delivery of this presentation, I appreciate your help. You are all doing a great job! Now let’s move to our third topic of Module One.”**

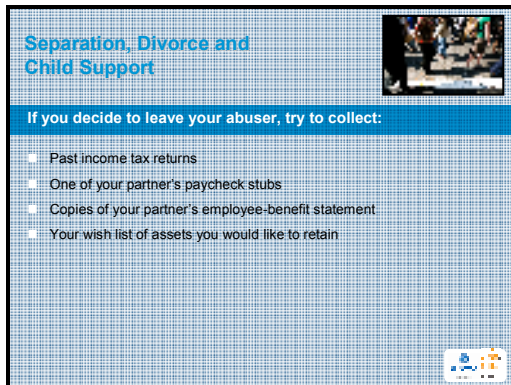
## Topic 3: Separation, Divorce and Child Support



Slide 16

**Display** the slide “Module One-Understanding Financial Abuse.”

**Say** “As you can see, our third topic of Module One is Separation, Divorce and Child Support. If you make the decision to leave an abusive relationship, the next step after ensuring your safety is to better understand your options to officially terminate the relationship.”



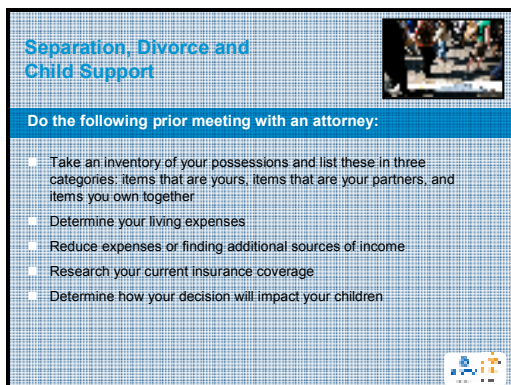
Slide 17

**Display** the slide “Separation, Divorce and Child Support.”

**Say** “If you make decision to leave your abuser, you should first try and collect some basic financial documentation.”

**Ask** for a volunteer from the audience to read the four bullet points that are displayed on the corresponding slide.

**Say** “Remember to be careful when collecting this information, especially if you think your boyfriend or spouse will react negatively if he finds out you are planning to leave.”



Slide 18

**Display** the slide “Separation, Divorce and Child Support.”

**Say** “Again, after you work with an advocate and make the decision to leave an abuser, you may want to consider meeting with an attorney.”

**Read** the bullet points displayed on the corresponding slide.

## Topic 3: Separation, Divorce and Child Support (continued)



**Separation, Divorce and Child Support**

You can find legal counsel through several resources:

**Local Domestic Violence Program**  
Some programs have an attorney on staff or can give you a referral to an attorney who is familiar with domestic violence.

**State Bar Associations**  
Your local bar association can help you identify attorneys.

**Attorney Referral Services**  
For approximately \$30, an attorney referral service will recommend someone who specializes in your type of case.

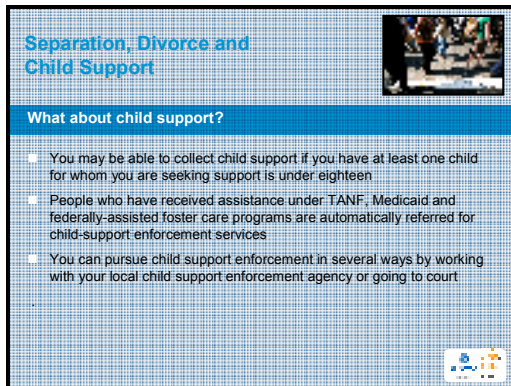
**Recommendations**  
Talk to your friends.

Slide 19

**Display** the slide “Separation, Divorce and Child Support.”

**Say** “As you prepare to meet with an attorney, remember that you can find legal counsel through several sources.”

**Ask** for a volunteer from the audience to read the bullet points that display on the corresponding slide.



**Separation, Divorce and Child Support**

**What about child support?**

- You may be able to collect child support if you have at least one child for whom you are seeking support is under eighteen
- People who have received assistance under TANF, Medicaid and federally-assisted foster care programs are automatically referred for child-support enforcement services
- You can pursue child support enforcement in several ways by working with your local child support enforcement agency or going to court

Slide 20

**Display** the slide “Separation, Divorce and Child Support.”

**Say** “What about child support? Has anyone collected child support in the past? What has been your experience?”

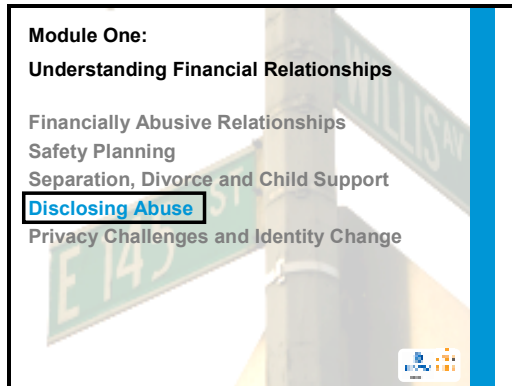
**Allow** for the audience to respond and share their experiences.

**Ask** for a volunteer from the audience to read the bullet points that display on the corresponding slide.

**TRANSITION**

**“Thanks for sharing everyone! Now let’s move to our fourth topic of Module One.”**

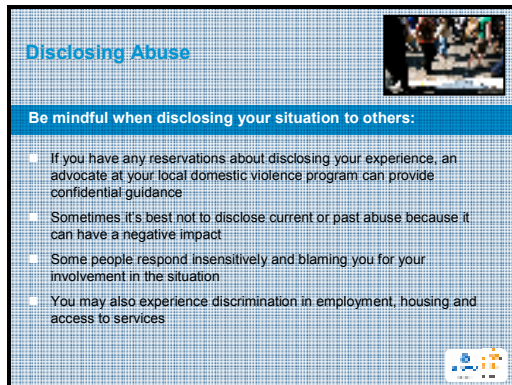
## Topic 4: Disclosing Abuse



Slide 21

**Display** the slide “Module One-Understanding Financial Abuse.”

**Say** “As you can see, our fourth topic of Module One is Disclosing Abuse. Although we won’t spend a whole lot of time discussing this facet of abuse, we do want to ensure you are mindful in your actions when sharing your personal experience with others.”



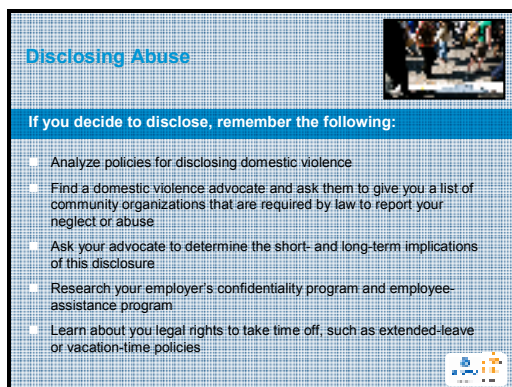
Slide 22

**Display** the slide “Disclosing Abuse.”

**Say** “If you make decision to leave your abuser, think about how you will share this very confidential matter.”

**Ask** for a volunteer from the audience to read the four bullet points that are displayed on the corresponding slide.

**Say** “Remember, every person has their own beliefs and experiences they bring to the table and each will react differently when hearing your story.”



Slide 23

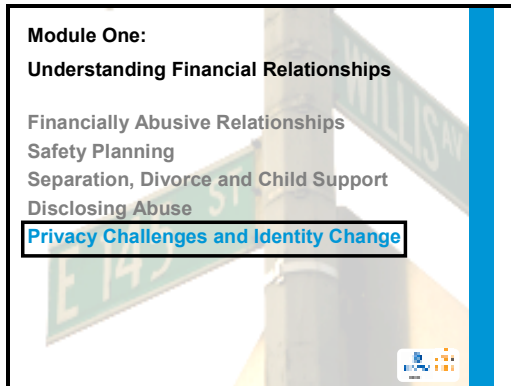
**Display** the slide “Disclosing Abuse.”

**Ask** for a volunteer from the audience to read the bullet points that display on the corresponding slide.

### **TRANSITION**

**“Thanks everyone. Now let’s move to our fifth and final topic of Module One.”**

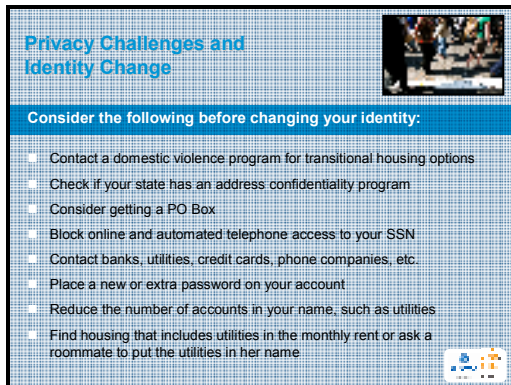
## Topic 5: Privacy Challenges and Identity Change



Slide 24

**Display** the slide “Module One-Understanding Financial Abuse.”

**Say** “As you can see, our last topic of Module One is Privacy Challenges and Identity Change. Once you decide to leave an abuser, protecting you identity and privacy will be more important then ever. Let’s take some time to discuss some of the things you should consider when it comes to protecting your privacy.”

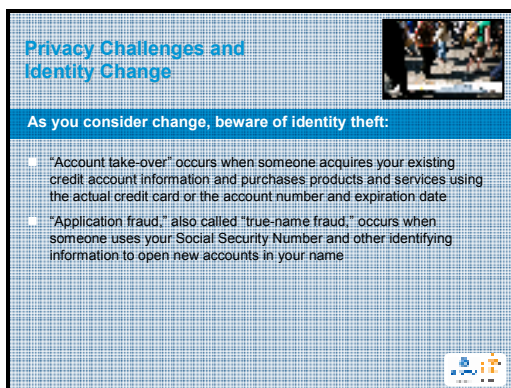


Slide 25

**Display** the slide “Privacy Challenges and Identity Change.”

**Say** “To remain safe, many decide to change their identity so that their abuser will not be able to find them. Although this may seem extreme, many find that this is their only option to protect themselves and their children. With that said, there are a few items you should consider before making this decision.”

**Ask** for a volunteer from the audience to read the bullet points that are displayed on the corresponding slide.



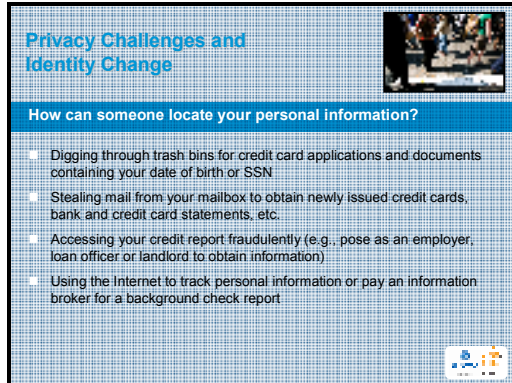
Slide 26

**Display** the slide “Privacy Challenges and Identity Change.”

**Say** “In addition to changing your identity, you also need to be mindful that many abusers (as well as other vandals in the community), steal the identity of their victim. This is primarily down by the following two methods.”

**Read** the bullet points displayed on the corresponding slide.

## Topic 5: Privacy Challenges and Identity Change (continued)



**Privacy Challenges and Identity Change**

**How can someone locate your personal information?**

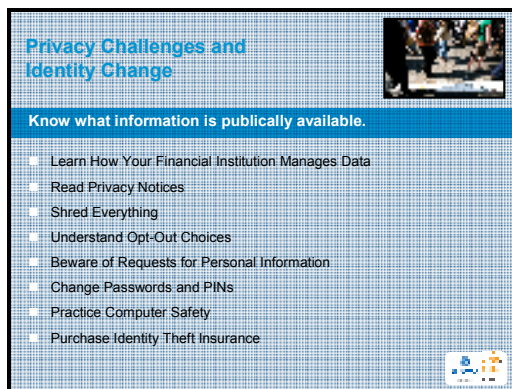
- Digging through trash bins for credit card applications and documents containing your date of birth or SSN
- Stealing mail from your mailbox to obtain newly issued credit cards, bank and credit card statements, etc.
- Accessing your credit report fraudulently (e.g., pose as an employer, loan officer or landlord to obtain information)
- Using the Internet to track personal information or pay an information broker for a background check report

Slide 27

**Display** the slide “Privacy Challenges and Identity Change.”

**Say** “*Now that you understand the concept of identity theft, what are some ways your abuser, or others can locate your personal information?*”

**Ask** for a volunteer from the audience to read the bullet points that display on the corresponding slide.



**Privacy Challenges and Identity Change**

**Know what information is publically available.**

- Learn How Your Financial Institution Manages Data
- Read Privacy Notices
- Shred Everything
- Understand Opt-Out Choices
- Beware of Requests for Personal Information
- Change Passwords and PINs
- Practice Computer Safety
- Purchase Identity Theft Insurance

Slide 28

**Display** the slide “Privacy Challenges and Identity Change.”

**Say** “*What about information that is publically available? Is there anything you can do to further protect yourself, your personal information, and your identity?*”

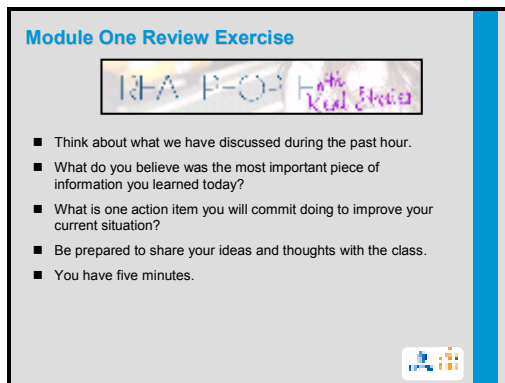
**Read** the bullet points on the corresponding slide and expand on each one of the topics. As you address each item, ask the audience what they know about each, such as opt-out choices and theft insurance.

**TRANSITION**

**“Thanks for sharing everyone! Now let’s wrap-up this module with a short discussion activity. This forum will provide all of us a good summary of what we learned.”**

# Module Review

**Module One Review Exercise**



- Think about what we have discussed during the past hour.
- What do you believe was the most important piece of information you learned today?
- What is one action item you will commit doing to improve your current situation?
- Be prepared to share your ideas and thoughts with the class.
- You have five minutes.

Slide 29

**Display** the slide “Module One Review Exercise.”

**Read** the bulleted items on the corresponding slide to review the activity

**Allow** five to ten minutes for participants to gather their thoughts.

**Ask** for someone to share the most helpful or important information they learned today? When did the “light bulb” go off for them? Encourage others in the audience to also share their thoughts.

**Ask** for someone to share one action item they learned in this module that they intend to do within the next seven days. Encourage others in the audience to share their thoughts and advise them to transfer their “next steps” into their portfolio.


*Note: The most effective way to get someone to change their behavior is to: (1) tell them how to change, (2) have them tell you how they want to change and then (3) get them to write it down. The process of writing the behavior or action transfers accountability and ownership and increases the chances of the action actually taking place.*

## TRANSITION

**“Thank again for sharing your stories and experiences.”**

## Transition

Financial Empowerment Curriculum  
Moving Ahead Through Financial Management



**THANK YOU!**

**STAND UP SPEAK OUT**

Slide 30

**Ask** if anyone has any questions before closing the session or moving to Module Two.

## TRANSITION

*Note: How you close the session will be determine whether or not you are delivering this module as a stand-alone or in tandem with other module(s).*

**Say “Now let’s move to Module Two where we will cover Learning Financial Fundamentals!”**

**Say “Thank you again for your sharing your insight. We look forward to continuing to support you and your family in the future as you achieve financial independence!”**