

## **Allstate/NNEDV Financial Empowerment Curriculum (FEC)**

### Real People with Real Stories Series: Revisions for LGBTQ Inclusion in FEC

#### Module 1: Credit and Credit Repair

Amy lived with her abusive girlfriend, Pam, for four years. Though the two had invested some money into various assets, a car and apartment furniture, Amy really had no sense of how their money was being spent; Pam said she would take care of all of their finances. Pam allowed Amy only a minimal monthly allowance to take care of groceries and gas expenses.

Over the course of their relationship, Pam began to isolate Amy both physically and emotionally from her outside support system. She made Amy feel extremely guilty whenever she wanted to speak to or visit her family by reminding her that they had not supported Amy when she came out as a lesbian. Additionally, Amy was not allowed to see her friends anymore simply because Pam did not like them.

Amy left Pam once before and stayed in a domestic violence shelter for women. She was not able to take any of her belongings or savings because Pam had threatened her with physical violence if she had done so. While the shelter was able to provide Amy with basic needs, such as food and clothing, she continually felt ashamed because of her sexual orientation and feared that she would be kicked out if they found out she had been in an abusive relationship with a woman.

Even though she was afraid to be “outed” as lesbian, Amy was able to access some job training services and found work at the local library to begin securing some financial independence. When she was partially back on her feet, Amy went to the bank to apply for a loan. Her application was denied due to a poor credit rating. Her credit report revealed that she was responsible for over \$6,000 in debt from outstanding payments on their car, which Pam had put in Amy’s name at the time of purchase. In addition to caring for herself and having to start completely over, Amy now needed to manage the debt created by her abusive ex-partner and rebuild her credit.

Though her experience as a lesbian survivor of domestic violence in our culture has unique challenges, there are people, programs, and organizations willing to help Amy. In Amy’s situation, she was able to recover financially and gain independence by working hard, staying focused, and never giving up despite the challenges that continued to cross her path.

The Allstate Foundation’s Financial Empowerment Curriculum, along with support partners at the National Network to End Domestic Violence (NNEDV) will help you do just that: gain personal and financial independence.

## Module 2: Financial Independence through Financial Fundamentals

Alex immigrated to the U.S. after he was “outed” as a gay man and consequently ostracized by family and community in his native Iran. Shortly after moving to the U.S., he met, began dating, and moved in with Moe, a U.S. citizen who promised to sponsor Alex to attain permanent residency. He assured Alex that this process was well underway.

Alex worked undocumented for little wages and long hours. At home, Moe controlled every aspect of their lives by forcing Alex to give him 100% of his paycheck and by not allowing him to leave their house except to go to work. He was to return home every night, prepare dinner, and do all of the household cleaning. Moe constantly criticized Alex for his inadequacies both at home and in the workplace.

After three years of their relationship, Alex decided that he could no longer tolerate Moe’s continuous criticism and control and left his abusive partner. Additionally, he had just discovered that Moe had lied about helping him with the naturalization process; he was no closer to becoming a U.S. citizen than when he had arrived in the country years ago.

Though he felt completely isolated, feared deportation, and had no real friends to turn to, Alex decided to take a great risk and called a domestic violence shelter. They said they were unable to provide assistance to him and expressed doubts that men can be abused by other men, even in same-sex relationships.

Alex’s story is one of many domestic violence survivors. People, programs and organizations may hold biases or stereotypes of the LGBT community and may not be willing to help people like Alex.

Despite some setbacks, Alex remained optimistic and hopeful that he would find a way to gain his life back. He was able to borrow some money from a co-worker to hire an immigration lawyer to begin taking the steps toward becoming a legal resident. Because he and Moe were not married under federal law, VAWA’s protection of immigrants with abusive spouses did not apply. He kept his job and opened up a bank account in his own name, gaining financial independence from his ex-partner. Though there were and continue to be many obstacles in his way, Alex continued to work hard, stayed focused, and never gave up.

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### Module 3: Mastering Credit Basics

David, a domestic violence survivor, is a transgender man in the process of undergoing hormone therapy and, eventually, gender reassignment surgery. Before getting divorced, he was married to Michael, and they have two children, now ages 4 and 7. Though their divorce has been finalized, Michael has initiated a custody battle, saying that David is unfit to care for their two young children based on his “new” gender identity and relationship with Kim, his current partner. Michael promised, “I will keep the court battle going until you are bankrupt.”

David was recently fired from his job when his boss discovered he was transgender. He has considered filing a discrimination suit against the company, but as he is currently engaged in a custody battle with Michael, he cannot afford to do so. Since he is currently unemployed, David cannot afford his rent, outstanding credit card debt, and legal expenses. He is also fearful that Michael will use his unemployment status against him in court as further evidence that he is not capable of caring for their children.

Though he still has some savings, David is uncertain how to manage the little money that he has and the debt that has accumulated from legal bills. Michael has been drawing out the custody dispute for months now, knowing fully that David will soon not be able to afford to continue paying his lawyers. He is considering filing for bankruptcy.

David sought help by contacting the National Network Domestic Violence Hotline. He was put into contact with a local domestic violence program and worked with an advocate who was specially trained to work with LGBT individuals in abusive relationships. David and his advocate worked closely together to review his credit report and legal bills, and created strategies to reduce his debt. He is now able to save money. After much worry and contemplation, David did not file for bankruptcy and was able to attain financial well-being by using the resources available and taking action.

If your situation is similar to David’s in any way, read this module to learn how to review and improve your credit, manage your debt, and avoid bankruptcy. It may take time, but you can achieve your goals.

The Allstate Foundation’s Financial Empowerment Curriculum, along with support partners like the National Network to End Domestic Violence (NNEDV) will help you do just that: gain personal and financial independence.

## Module 4: Building Financial Foundations

Josue loves his job. He works 20 hours a week for an organization that advocates for, and provides support to, families in low-income communities. At age 15, Josue was kicked out of the house by his parents after telling them that he was gay. While homeless, he became involved in survival sex. In 2004, he was arrested and convicted of felony prostitution.

He recently became legal guardian of his 7-year-old brother after his parents died in a car accident. When Josue took on this new role of guardian, his boyfriend, Phil, became both emotionally and financially abusive to him and to the child. Phil used to pay for half of the household expenses but now insists on only paying for 1/3, saying he would not be financially responsible for Josue's brother. Phil continually insulted Josue for being weak of character—that he should reject his little brother just as his parents had rejected him. Phil also said repeatedly, in front of the child, that he did not want him there.

Josue wanted to end the relationship but knew that because of his felony conviction, he was ineligible for welfare, subsidized childcare, training or education funding, or HUD or Section 8 housing. He supplemented his income by selling homemade crafts at local markets, but knew it would not cover the portion of the expenses Phil used to pay for or the childcare costs for which he had just become responsible.

Josue decided to contact the National Network to End Domestic Violence to ask for help. By working with a local advocate, he was able to secure another part-time job, which supplemented his income enough so he was able to exit his abusive relationship with Phil. He also worked with the advocate on safety plans for himself and his brother, as well as innovative ways to save money.

Today, Josue continues to take care of his younger brother and lives near the organization he works for. He continues to try to be a positive role model for his brother and a good parent. Although his apartment is small and he is on a restrictive budget, Josue no longer has to deal with abuse from his boyfriend and is feeling good about his current situation.

Read this module to learn more about financial management.

## Module 5: Creating Budgeting Strategies

Kate, a successful executive, hid both the pain of her abusive marriage and the struggle with her bisexual identity for many years. For a long time, she hoped the violence would stop but despite his promises and apologies, her husband, James, continued to abuse her—both psychologically and physically. At the beginning of their relationship, she confided in him about her past relationships with women, a secret that he threatened to use against her if she ever disobeyed him, yet another form of abuse and manipulation.

On the surface, Kate and James appeared to have built a successful marriage, both financially and otherwise, though this was far from the truth. Kate had to ask permission to spend her own money and did not know what they owned collectively. If she did not follow his rules, James threatened to “out” her to their community and to her co-workers.

After 10 years of marriage and abuse, she decided to leave James. She met someone at work, Rebecca, and they started dating soon after. Kate didn’t know where to begin to separate the financial obligations she shared with James. James has emptied her savings account and the money market fund, leaving Kate with no access to cash.

Kate was afraid no one would believe her if she shared her story of abuse and didn’t want her co-workers to find out about her sexual orientation. She feared their perceptions of her would change, and she had a lot at stake. The state in which she lived also did not have workplace discrimination protections based on sexual orientation, so Kate feared being fired if her co-workers learned she was bisexual and in a relationship with a woman.

If your situation is similar to Kate’s in any way, please continue to read this section. Individuals making life changes should talk with a domestic violence advocate to address concerns and get help with plans for physical and financial safety.

Today, Kate is in a healthy relationship with her partner, Rebecca. She speaks at events for the local domestic violence organization that helped her sort out her finances. She wants to change the general perception of domestic violence, both inside and outside of the LGBT community. Kate often wonders what she would have done if she had not contacted her local domestic violence organization and worked one-on-one with her advocate.