



Survivors of domestic violence face significant challenges. Working to protect yourself, your children, and other family members from harm while finding the resources to make ends meet and plan for the future requires strength, persistence, courage, and support. You have a right to be safe and to make decisions about your own life. And you have a right to resources to help you work toward financial independence.

To learn more, visit The Moving Ahead Curriculum:  
<https://nnedv.org/resources-library/moving-ahead-curriculum/>



Ohio Domestic Violence Network  
<https://www.odvn.org/>



# **The Moving Ahead Curriculum**

## **Module 2**

### **Financial Fundamentals**



## LEARNING FINANCIAL FUNDAMENTALS

Set small, obtainable goals and begin to work towards them, even if you are still learning.

Determine what is considered a want and a need.

- A need is something you need to live
- A want is something that is not essential

## TEMPORARY ASSISTANCE FOR NEED FAMILIES (TANF)

TANF provides financial assistance to families on behalf of children who don't have the support of one of their parents.

The Family Violence Option (FVO) is a part of TANF that provides special provisions for persons who are victims of family violence.

These include:

- Domestic violence or abuse screening
- Confidentiality protections for domestic violence survivors and others who are victims of family violence
- Information and referrals to domestic violence support and advocacy services

Most domestic violence programs offer services such as shelter, support groups, short-term economic planning, referral programs, legal advocacy and peer support.

State benefits can be found at:  
[www.benefits.gov](http://www.benefits.gov)

Local domestic violence advocates may be able to assist you as well.

## CREATE A BUDGET

Creating a budget can help you make critical spending decisions. A budget can be especially important if you leave a relationship and need to support yourself and your children with reduced or limited resources.

- Identify your net monthly income: Your net pay is the money that comes into your household after deducting taxes, social security, unemployment, health insurance and other withholdings.
- Identify your monthly expenses. These include food, rent, and utilities as well as other recurring expenses like childcare, car insurance, and medical expenses.
- Subtract your monthly expenses from your net income. The difference between your income and expenses shows if you have money to spare. If you have extra, save some & spend some. If you don't have extra, you'll need a plan to reduce expenses or increase your income.

It's important to revisit your budget monthly and make adjustments as needed.

## EMOTIONAL SPENDING

Here are some strategies that can help overcome emotional spending:

- Write down your financial goals. Estimate how much time and money it will take to get there.
- Keep your written goals in a place where you'll see them. Read them often to remind yourself of your goals.
- Examine your feelings and notice when you are being tempted to overspend based on emotion.

## EMERGENCY SAVINGS FUND

Experts recommend having an emergency savings fund that can cover 3-6 months of basic living expenses, such as housing, transportation, and food.

For many, this can seem out of reach. Start small & be consistent. It's okay if goals take years to reach. Don't let that stop you. Make a habit of putting money into your savings every month, and it will add up over time.

## REMEMBER

If you are in an unsafe situation, you don't need 3-6 months of savings in order to leave. Talk to a domestic violence advocate to discuss the options that are best for you.