

Financial Empowerment Curriculum

Moving Ahead Through Financial Management



Short-Term Planning Guide



What is Financial Abuse?

Financial abuse often begins subtly and progresses over time. The aim of financial abuse, as with other forms of abuse, is to gain power and control in a relationship. Financial abuse along with emotional and physical abuse, manipulation, intimidation and threats are all aimed at getting and maintaining control over another person. The purpose is to trap them in the relationship. Financial abuse is a tactic used to control relationships by preventing access, use or maintenance of money or other financial resources. It might include:

- Controlling all decisions of how money is spent;
- Withholding money or “giving an allowance”;
- Withholding information about accounts or access to personal and legal documents;
- Withholding basic living resources, medication or food;
- Not allowing their partner to work or earn money;
- Stealing their partner’s identity, money, credit or property;
- May threaten legal action against partner or deportation;
- May justify behavior as cultural or religious.

It can be difficult for couples to navigate the complexities of family finances and almost all couples have arguments about money. However, in healthy relationships, couples successfully negotiate their wants and needs in the following ways:

- Both partners have access to financial statements and information although one partner might manage the day-to-day finances and bill paying,
- Identify when they have different values about money and negotiate joint financial goals;
- Set plans to meet joint goals and stick to them;
- Recognize and respect that decision-making is equal regardless of who earns more income for the family;
- Each partner has access to money on their own without having to ask for permission or hide their spending;
- Financial decisions are made jointly between partners; and
- Both partners have access to money and knowledge about where and how money is spent, and neither partner is deceitful.

These are the elements that appear in happy, productive and loving relationships. A true partnership does not include any facet of financial abuse and includes open dialogue, communication, and agreement to all financial matters. It’s important to know that financial abuse can happen to anyone regardless of their income, education or independent success. Despite great diversity, survivors face similar struggles, challenges and conflicts as they try to care for their families, secure work, find affordable housing and create long-term assets.

What Does Financial Abuse Look Like?

To help you determine whether you are in a financially abusive relationship, ask yourself these questions. Does your partner:

- Steal money from you or your family and/or force you to give access to your money or financial accounts?
- Make you feel as though you don't have a right to know any details about money or household decisions?
- Make financial or investment decisions that affect you or your family without consulting or reaching agreement with you?
- Refuse to include you in important meetings with banks, financial planners, or retirement specialists?
- Forbid you from working or attending school or training sessions?
- Overuse your credit cards and/or refuse to pay the bills?
- Force you to file fraudulent tax claims?
- Prevent you from obtaining or using credit cards or bankcards?
- Withhold physical resources including food, clothes, necessary medications or shelter from you?
- Force you to work in a family business for little or no pay or refuse to work to help support the family?
- Interfere with your performance at work through harassing activities like frequent telephone calls, emails or visits to your workplace?
- Force you to turn over your benefit payments or threaten to report you for "cheating" on your benefits so your benefits will be cut off, even if you aren't cheating?
- Force you to cash in, sell or sign over any financial assets or inheritance you own (e.g. bonds, stock or property)?
- Force you to agree to power-of-attorney in order to be able to legally sign documents without your knowledge or consent?

If you find yourself answering yes to one or more of these questions, you may be in a financially abusive relationship. Recognizing this may be very difficult, but there is help available. You are not alone. Please continue reading this module for strategies that can help you understand and empower you to regain control over your finances.

If you determine you are in an abusive relationship, the first call to action is developing a plan that will keep you and your family safe. Working with a domestic violence advocate is also critically important. If you are not currently working with an advocate, contact the National Domestic Violence Hotline at 1-800-799-7233. They will refer you to an advocate or organization in your community.

With Financial Abuse, What Should You Do?

Step One: Evaluate your personal confidence level regarding finances.

First, work on understanding how your experience of being a victim of financial abuse makes you feel about your ability to manage finances. You might not feel confident in your ability to manage your money. However, understand that your partner probably wanted you to feel this way so that he could maintain his power and control over you and your finances. With education, assistance and support you can become a successful money manager and work toward setting and achieving your own financial goals.

Step Two: Gain information about your assets and liabilities.

It is a common strategy for an abusive partner to hide assets and information about bank accounts and debts. Consider doing some investigative work to find financial documents and make copies of these documents to hide in a safe place. Possible safe places include opening your own safety deposit box to store documents or storing copies at a friend or family member's house.

Be aware that gathering these documents may put your safety at risk if your partner discovers you have gone through or accessed these files. Talk to an advocate to create a safety plan and be mindful of keeping safe. The following tips may also be helpful:

- ❑ Be careful as you gather documents and store the information. Abusive people may set traps in files to detect if someone has accessed them.
- ❑ You need only the most recent copy of your bank, investment or credit card statements.
- ❑ If you cannot find paper copies of documents, request an electronic copy be sent to a private email account you set up with a new password.

Step Three: Begin saving money immediately.

Another common control tactic used by abusive partner is to not allow the victim to have any money on their own. Consider finding a way to save some cash for yourself for emergencies or if you need to escape the relationship on short notice. This can be a challenge, but it is something many victims have been able to accomplish by using all their resources.

Step Four: 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. Also, remember to change the signature authority on any joint accounts so that both of you must sign for any transaction to occur. One way to do this is by setting up your bank account in the following way: "Jane Doe *and* John Doe", rather "Jane Doe *or* John Doe".

What Are Orders of Protection?

An order of protection is a court order signed by a judge that generally prohibits a batterer from threatening, stalking or harassing a victim of domestic violence. Different states have different names for these orders. Orders of protection are available in every state; however, each state has its own process and requirements and available protections or remedies. For more information about the order of protection laws in your state go to: www.womenslaw.org or Office of Justice (www.ogp.gov). Use the state chart below to help determine the types of financial relief you are eligible for that are authorized by statute (provided by The Battered Women’s Justice Project, Civil Office).

State	Child Support	Spousal Support	Housing (Vacate)	Housing (Financial)	Personal Property	Expenses	Other
Alabama	X	X	X	X	X		X
Alaska	X	X	X		X	X	X
Arizona			X				X
Arkansas	X	X	X				X
California	X		X		X	X	X
Colorado			X				X
Connecticut			X				X
Delaware	X	X	X	X	X	X	X
D.C.			X		X		X
Florida	X	X	X				X
Georgia	X	X	X	X	X		
Hawaii			X				X
Idaho			X				X
Illinois	X	X	X	X	X	X	X
Indiana	X	X	X	X	X	X	X
Iowa	X	X	X	X			X
Kansas	X	X	X	X	X		X
Kentucky	X	X	X				X
Maine	X	X	X	X	X	X	X
Maryland	X	X	X		X		X
Massachusetts	X	X	X			X	X
Michigan							
Minnesota	X	X	X		X	X	X
Mississippi	X	X	X	X		X	
Missouri	X	X	X	X	X	X	
Montana			X		X		X
Nebraska			X				X
Nevada			X	X			X
N. Hampshire	X	X	X	X	X	X	X
New Jersey	X	X	X	X	X	X	X
New Mexico	X	X	X	X		X	X
New York	X		X			X	X
N. Carolina	X	X	X	X	X		X
North Dakota	X	X	X		X		
Ohio	X	X	X	X	X		X
Oklahoma			X				X
Oregon			X				X
Pennsylvania	X	X	X	X	X	X	X
Rhode Island			X				X
S. Carolina	X	X	X		X		
South Dakota	X	X	X				X
Tennessee	X	X	X	X			
Texas	X	X	X		X		
Utah	X	X	X		X		X
Vermont	X	X	X				X
Virginia			X	X	X		X
Washington			X		X		X
W. Virginia	X	X	X		X	X	
Wisconsin			X				X
Wyoming	X	X	X	X		X	X

Should I Disclose 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 you will share this very personal information and the potential consequences. It is important to trust your instincts. If you have any reservations about disclosing your experience, remember that an advocate at your local domestic violence program can provide confidential guidance and support on the consequences and long-term implications and consequences of disclosing abuse.

Sometimes it may not be best to disclose current or past abuse because it may result in the following:

- Potential for people to respond insensitively and blame you for your situation.
- Possible discrimination in employment, housing and access to services.
- Loss or reduction in public assistance.
- Referral to state child protection agencies.

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

- Find a domestic violence advocate and ask them for guidance regarding community organizations that are required by law to report your neglect or abuse (mandated reporters).
- Analyze any community organization's requirements or policies for disclosing domestic violence.
- Ask your advocate to process the short- and long-term implications of this disclosure; why the organization needs the information, where your records are kept, who has access to the information, how it will be used and what can happen if you do not disclose the information.
- Research your company's confidentiality program and employee-assistance program.
- Learn about your legal rights to take time off, such as extended-leave or vacation-time policies.
- Determine whether or not your employer has a partnership with a domestic violence program.
- Research your state's unemployment insurance policies. If you must leave your job due to domestic violence, you may qualify for benefits.

Remember, if you determine you are in an abusive relationship; work with a domestic violence advocate for advice and direction in disclosing abuse.

If you are not currently working with an advocate, contact the National Domestic Violence Hotline at 1-800-799-7233. They will refer you to an advocate or organization in your community.

How Do I Begin to Save Money?

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.

❑ **Become Informed**

Knowledge is the key to overcoming fear and achieving economic success. Talk to friends and co-workers who you trust and ask them for advice on financial planning. Watch money-management television programs and read about personal finances. Schedule time to attend financial workshops offered by community organizations and banks.

❑ **Worst-Case Scenarios**

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.

❑ **Take Action**

Once you've gathered sufficient data and information, be decisive and take action. Set small and obtainable goals and begin to implement them, even if you are still learning

Another way to help you better manage your finances is to determine the difference between a want and a need. A "need" is something you must have in order to survive and live. Needs are the essentials, the "must haves" like food and shelter. If you have children and are in school or employed, childcare is a need. Since needs are essential, you must pay those expenses first.

Some things, however, are "wants." Wants are not essential, but make life easier or more fun. You may want to buy a candy bar, rent a video, eat at your favorite restaurant or buy a new pair of shoes. It's good to treat yourself once in awhile, but learn to recognize the difference between "wants" and "needs." By prioritizing these items, you can better plan your expenses. Needs and wants are individual and may change over time.

In addition, find out what community resources and financial options are available to help you make more informed decisions. Domestic violence advocates can also help you get control of your finances.

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, including housing, food, utilities and clothing. Visit www.govbenefits.gov to learn more about your state's benefits.

How Do I Begin to Budget?

Financial planning is critical and starts with budgeting. Whether you're living with your partner and have never married or are seeking separation or divorce, you may be able to get help resolving your debt, accessing insurance and obtaining other financial support to increase financial security.

The definition of financial security varies from person to person. For some, it means having food, shelter and a decent job. For others, it means being able to live where they want, afford childcare and own a car. And for others, financial security is defined by preparing for a comfortable retirement, enjoying vacations, owning a home, and paying for college.

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 and those without employment may have to work to support themselves and their children. This can be overwhelming and frightening.

Regardless of how you define financial security, if you make the decision to leave an abusive partner, remember, you are not alone. Community service providers will help you address safety concerns, identify assistance programs, devise appropriate plans and strategies to regain control of your life.

Begin by developing a budget. A budget will help you to understand where your money goes.

To create a budget, follow these steps:

Step 1: Identify your net monthly income

This is the money that comes into your household, after deducting taxes, Social Security, insurance, etc.

Step 2: Identify your monthly expenses

Monthly expenses include rent and utilities, as well as those that occur periodically, like car insurance and medical expenses.

Step 3: Subtract your monthly expenses from your income

The difference between your income and expenses indicates whether or not you have any money to spare.

If you have extra money, you'll need to decide whether to spend or save it. Can you reduce expenses or earn more money to cover shortages? By distinguishing between needs and wants, you can better identify areas where you might be overspending.

What Does a Budget Look Like?

Monthly Income (checks or cash):	
Monthly Fixed Expenses:	
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 (list)	_____
Monthly Flexible Expenses:	
Utilities (electric, gas, water, phone, fuel oil, etc.)	_____
Credit card payments	_____
Auto upkeep (gasoline, oil, maintenance)	_____
Food (at home and away from home)	_____
Clothing	_____
Household supplies	_____
Medical/dental costs	_____
Recreation/entertainment	_____
Church donation/other charities	_____
Childcare	_____
Education	_____
Personal allowances	_____
Other (list)	_____
Total Monthly Expenses:	_____
Total Income Minus Total Expenses:	_____
Add or Minus Balance from Previous Month:	_____

How Do I Begin Reviewing Expenses?

Review each category and check the box that best describes your situation.

Your Personal Worksheet: Reviewing Your Assets			
	I feel pretty comfortable that resources will support my children and me	I'm not sure if my current resources will support my children and me	I need additional assistance to support my children and me
Income – Salary, child support (through a protection order or a divorce decree), public assistance, etc.			
Savings – Money for emergencies, children's education, retirement, etc.			
Housing – Safe, affordable housing			
Insurance – Health, life, auto, disability, etc.			
Transportation – Access to public transportation or a reliable car and resources to pay for car insurance and maintenance expenses			
Childcare – Daycare, babysitting			
Other assets			
Your Personal Worksheet: Reviewing Your Liabilities			
	I have no problems managing this debt	I can continue making payments but may need help managing	I can no longer make payments on this debt and need assistance
Car loan			
Credit card debt			
Student loans			
Medical debt			
Payday loans			
Title loans			
Loans from family			
Home loans			
Other liabilities			

Setting Priorities and Goals

Directions

Sometimes it's hard to know where to start. Use this tool to figure out what financial information is most needed now and what you will need to know later. Read each statement listed below. Using a 1-4 scale, rate each statement. Write down the rating that most accurately describes your level of interest in front of each statement.

- 1 = Critically important to me
- 2 = Very important to me
- 3 = Somewhat important to me
- 4 = Less important to me

Financial Safety Planning

Rating	Statement	Rating	Statement
	I want to learn what financial records or information I should keep track of and how to safely store it.		I want to learn how to protect my money and other resources.
	I want to learn the first steps to creating a financial safety plan and why it's important.		I want to learn how to restrict others from accessing my financial information and about safety and the internet.

Resources & Public Benefits

	I want to learn more about community resources I can access as an immigrant or refugee woman.		I want to learn about community resources that can help me find a well paying job.
	I want to learn more about community resources that can help me in emergency situations.		I want to learn more about community resources that can help me with temporary and transitional housing.

Planning, Spending & Saving

	I want to learn more about ways to track how much I owe and how much I spend.		I want to learn more about strategies for saving money and bank options to best meet my needs and options.
	I want to learn about how to plan for my retirement.		

Housing			
	I want to learn more about affordable housing options in my community.		I want to learn more about my rights as a tenant and landlord rights and responsibilities.

	I want to learn more about planning to buy a home.		
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Debt & Credit Repair			
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	I want to learn more about managing or reducing my debt		I want to learn more about rebuilding my credit.
	I think I may be a victim of identity theft and I want to learn more about what I need to do.		I want to learn more credit scores and understanding credit reports.

Employment & Education			
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	I want to learn how to keep myself safe at the workplace.		I want to learn more about starting my own business or becoming self-employed.
	I want to learn how to create or improve a resume for employment.		I want to learn more about paying for my education or my child(ren)'s education.

Other Topic Important to Me			
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Fill in the boxes below to add topics that are important but are not listed above.			

Setting Priorities and Goals: Scoring

Directions:

Review your answers for each of the financial categories and pay special attention to statements you scored with 1's or 2's.

Below is a detailed overview of how each number translates to your interests and action steps.

1's: Any area where you placed a one (1) indicates the topics you are most interested in learning. Consider reviewing these topics first.

2's: Any areas where you placed a 2 should be prioritized next, after you have worked through your top priorities.

3's: Any areas where you placed a 3 should be prioritized in the few months.

4's: Any areas where you placed a 4 are a lower priority now. These will be longer term goals. Set a plan for when you would like to get started on these topics.

Determining Your Interests

Now that you have completed this exercise you should have a good understanding of the topics you want to review immediately and within the next 30 days. Use the space below to record the topics you want to learn more about immediately and over the next month.

Topics to review immediately:

1. _____
2. _____
3. _____

Topics to review within the next 30 days:

1. _____
2. _____
3. _____

Step 1:

Step 2:

Step 3:

What Are Some Resources For Help?

National Domestic Violence Hotline

(800) 799-7233 or (800) 787-3224 (TTY)

www.ndvh.org

The National Domestic Violence Hotline services include:

- Crisis intervention, safety planning, information about domestic violence and referrals to local service providers;
- Direct connection to domestic violence resources available in the caller's area provided by a hotline advocate;
- Assistance in both English and Spanish with hotline advocates also having access to more than 140 different languages through interpreter services.

National Network to End Domestic Violence (NNEDV)

660 Pennsylvania Ave. SE, Suite 303

Washington, DC 20003

(202) 543-5566

(202) 543-5626 - Fax

Web <http://www.nnedv.org>

National Resource Center on Domestic Violence

(800) 537-2238

<http://www.nrcdv.org>

Abused Deaf Women's Advocacy Services (ADWAS)

4738 11th Ave., NE

Seattle, WA 98105

(206) 726-0093 (TTY)

(206) 726-0017 - Fax

adwas@adwas.org

<http://www.adwas.org/>

Alianza (National Latino Alliance for the Elimination of Domestic Violence)

P.O. Box 672, Triborough Station

New York, NY 10035

(646) 672-1404 or (800) 342-9908

(646) 672-0360 or (800) 216-2404 - Fax

inquiry@dvalianza.org

www.dvalianza.org/

American Bar Association Commission on Domestic Violence

740 15th Street NW, 9th floor

Washington, DC 20005-1022

(202) 662-1737

<http://www.abanet.org/domviol/home.html>

American Civil Liberties Union

www.aclu.org

ASISTA

515 28th Street

Des Moines, IA 50312

(515) 244-2469

questions@asistaonline.org

Coalition Against Trafficking in Women (CATW)

<http://www.catwinternational.org/>

The Faith Trust Institute

2400 N. 45th Street, #10

Seattle, WA 98103

(206) 634-1903

www.faithtrustinstitute.org

Family Violence Prevention Fund

383 Rhode Island Street, Suite 304

San Francisco, CA 94103-5133

(415) 252-8900

<http://www.endabuse.org>

Incite! Women of Color Against Violence

P.O. Box 23921

Oakland, CA 94623

(484) 932-3166

www.incite-national.org

National Center on Domestic and Sexual Violence

<http://www.ncdsv.org/>

National Clearinghouse for the Defense of Battered Women

125 S. 9th Street, Suite 302

Philadelphia, PA 19107

(215) 351-0010

National Coalition Against Domestic Violence (NCADV)

P.O. Box 18749

Denver, CO 80218-0749

(303) 839-1852

<http://www.ncadv.org>

National Coalition of Anti-Violence Programs

240 West 35th Street, Suite 200

New York, NY 10001

(212) 714-1141

<http://www.thetaskforce.org/>

National Health Resource Center on Domestic Violence

383 Rhode Island Street, Suite 304

San Francisco, CA 94103-5133

(888) Rx-ABUSE (792-2873)

<http://www.endabuse.org/health>

Wider Opportunities for Women (WOW)

1001 Connecticut Avenue NW, Suite 930

Washington, DC 20036

(202) 464-1596

<http://www.wowonline.org>

Womenslaw.org

55 Washington St., Suite 614

Brooklyn, NY 11201

<http://www.womanslaw.org>

Each U.S. state & territory has a domestic violence state coalition that connects survivors and interested members of the public to resources in their local community.

Coalition Name	Office Number	Hotline Number	Web site
Alabama Coalition Against Domestic Violence	334-832-4842	800-650-6522	www.acadv.org
Alaska Network on Domestic Violence & Sexual Assault	907-586-3650	800-799-7233 (National Hotline) TTY: 800-787-3224	www.andvsa.org
Arizona Coalition Against Domestic Violence	602-279-2900 TTY: 602-279-7270	800-799-7233 (National Hotline) TTY: 800-787-3224	www.azcadv.org
Arkansas Coalition Against Domestic Violence	501-907-5612	800-269-4668	www.domesticpeace.com
California Partnership to End Domestic Violence	916-444-7163	800-524-4765	
Colorado Coalition Against Domestic Violence	303-831-9632 888-778-7091	800-799-7233 (National Hotline) TTY: 800-787-3224	www.ccadv.org
Connecticut Coalition Against Domestic Violence	860-282-7899	888-774-2900	www.ctcadv.org
Delaware Coalition Against Domestic Violence	302-658-2958	800-799-7233 (National Hotline) TTY: 800-787-3224	www.dcadv.org
District of Columbia Coalition Against Domestic Violence	202-299-1181	800-799-7233 (National Hotline) TTY: 800-787-3224	www.dccadv.org
Florida Coalition Against Domestic Violence	850-425-2749	800-500-1119	www.fcadv.org
Georgia Coalition Domestic Violence	404-209-0280	800-334-2836	www.gcadv.org
Hawaii State Coalition Against Domestic Violence	808-832-9316	800-799-7233 (National Hotline) TTY: 800-787-3224	www.hscadv.org
Idaho Coalition Against Sexual & Domestic Violence	208-384-0419	800-669-3176	www.idvsa.org
Illinois Coalition Against Domestic Violence	217-789-2830	800-799-7233 (National Hotline) TTY: 800-787-3224	www.ilcadv.org

Indiana Coalition Against Domestic Violence	317-917-3685	800-332-7385	www.violenceresource.org
Iowa Coalition Against Domestic Violence	515-244-8028	800-942-0333	www.icadv.org
Kansas Coalition Against Sexual and Domestic Violence	785-232-9784	888-363-2287	www.kcsdv.org
Kentucky Domestic Violence Association	502-209-5382	800-799-7233 (National Hotline) TTY: 800-787-3224	www.kdva.org
Louisiana Coalition Against Domestic Violence	225-752-1296	800-799-7233 (National Hotline) TTY: 800-787-3224	www.lcadv.org
Maine Coalition to End Domestic Violence	207-941-1194	800-799-7233 (National Hotline) TTY: 800-787-3224	www.mcedv.org
Maryland Network Against Domestic Violence	301-352-4574	800-634-3577 (MD Helps)	www.mnadv.org
Jane Doe, Inc- Massachusetts Coalition Against Sexual Assault & Domestic Violence	617-248-0922 TTY: 617-263-2200	877-785-2020 (Safelink)	www.janedoe.org
Michigan Coalition Against Domestic Violence	517-347-7000 TTY: 517-381-8470	800-799-7233 (National Hotline) TTY: 800-787-3224	www.mcadv.org
Minnesota Coalition for Battered Women	651-646-6177	800-289-6177	www.mcbw.org
Mississippi Coalition Against Domestic Violence	601-981-9196	800-898-3234	www.mcadv.org
Missouri Coalition Against Domestic and Sexual Violence	573-634-4161	800-799-7233 (National Hotline) TTY: 800-787-3224	www.mocadv.org
Montana Coalition Against Domestic & Sexual Violence	406-443-7794	888-404-1194	www.mcadv.com
Nebraska Domestic Violence & Sexual Assault Coalition	402-476-6256	800-876-6238 (English Hotline) 877-215-0167 (Spanish Hotline)	www.ndvsac.org

Nevada Network Against Domestic Violence	775-828-1115	800-500-1556	www.nnadv.org
New Hampshire Coalition Against Domestic & Sexual Violence	603-224-8893	866-644-3574 (Domestic Violence Hotline) 800-277-5570 (Sexual Assault Hotline)	www.nhcadv.org
New Jersey Coalition for Battered Women	609-584-8107	800-572-7233	www.njcbw.org
New Mexico Coalition Against Domestic Violence	505-246-9240	800-773-3645	www.nmcadv.org
New York State Coalition Against Domestic Violence	518-482-5465	800-942-6906 (English Hotline) 800-942-6908 (Spanish Hotline)	www.nyscadv.org
North Carolina Coalition Against Domestic Violence	919-956-9124	888-232-9124	www.nccadv.org
North Dakota Council on Abused Women's Services	701-255-6240	888-255-6240	www.ndcaws.org
Ohio Domestic Violence Network	614-781-9651	800-934-9840	www.odvn.org
Oklahoma Coalition Against Domestic Violence & Sexual Assault	405-524-0700	800-522-7233	www.ocadvsa.org
Oregon Coalition Against Domestic Violence & Sexual Assault	503-230-1951	888-235-5333	www.ocadvsa.com
Pennsylvania Coalition Against Domestic Violence	717-545-6400	800-932-4632 TTY: 800-553-2508	www.pcadv.org
Coordinadora Par para la Mujer (Puerto Rico)	787-281-7579	800-799-7233 (National Hotline) TTY: 800-787-3224	www.pazparalamujer.org
Rhode Island Coalition Against Domestic Violence	401-467-9940	800-494-8100	www.ricadv.org
South Carolina Coalition Against Domestic Violence & Sexual Assault	803-256-2900	800-260-9293	www.sccadvasa.org
South Dakota Coalition Against Domestic & Sexual Violence	605-945-0869	800-430-7233	www.southdakotacoalition.org

Tennessee Coalition Against Domestic & Sexual Violence	615-386-9406	800-356-6767	www.tcadv.org
Texas Council on Family Violence	512-794-1133	800-799-7233 (National Hotline) TTY: 800-787-3224	www.tcfv.org
Utah Domestic Violence Council	801-521-5544	800-897-5465	www.udvc.org
Vermont Network Against Domestic Violence & Sexual Assault	802-223-1302		www.vtnetwork.org
Virginia Sexual and Domestic Violence Action Alliance	804-377-0335	800-838-8238	www.vsdvalliance.org
Women's Coalition of St. Croix (Virgin Islands)	340-773-9272	800-383-8328	www.wcstx.com
Washington State Coalition Against Domestic Violence	206-389-2515 TTY: 206-389-2900	800-562-6025	www.wscadv.org
West Virginia Coalition Against Domestic Violence	304-965-3552	800-799-7233 (National Hotline) TTY: 800-787-3224	www.wvcadv.org
Wisconsin Coalition Against Domestic Violence	608-255-0539	800-799-7233 (National Hotline) TTY: 800-787-3224	www.wcadv.org
Wyoming Coalition Against Domestic Violence & Sexual Assault	307-755-5481	800-990-3877	www.users.qwest.net/~wyomingcoalition