



FACILITATION GUIDE FOR ALPHA CHI OMEGA

Understanding Healthy Financial Relationships

Made possible by The Allstate Foundation, an independent, charitable organization founded in 1952 and made possible by subsidiaries of The Allstate Corporation; focused on building financial independence for domestic violence survivors, empowering youth and celebrating the charitable community involvement of Allstate agency owners and employees.

Developed by WE, an international organization that supports 2,500+ local and global causes by enabling youth and families to volunteer millions of hours of service, shop daily with an impact, and help raise millions of dollars.

Customized for Alpha Chi Omega, for presentations at chapter meetings during Domestic Violence Awareness Month in October, and year-round. This curriculum is a key initiative of Alpha Chi Omega's partnership with The Allstate Foundation which focuses on domestic violence and financial empowerment education.

Overview:

Description:

Understanding Healthy Financial Relationships is designed to help college-aged students understand the crucial role of financial empowerment within positive relationships. It will guide discussion about financial abuse and its connection to domestic violence, how it's defined, and what it looks like on campuses today. This program is an extension of *Understanding Healthy Relationships*, a high school and middle school curriculum, developed in collaboration between The Allstate Foundation and WE.

The goal is to educate students so that they don't become victims of domestic violence themselves, allow them to recognize the symptoms in others, and support others through an abusive relationship. Additionally, students will be inspired to take action as a group and as individuals to create social change on the issue of domestic violence within their communities on campus and at home.

Learning Objectives:

- Participants will learn how financial empowerment can contribute to positive relationships
- Participants will learn about domestic violence and financial abuse and what each looks like
- Participants will learn tips and tactics to discuss or address financial abuse with others or in their own relationships



Facilitator: College student leaders

Audience: College groups including sororities, fraternities, residence hall groups, athletic teams, student organizations

Audience size: Best for groups of 25 – 50 members; could go as large as 150

Space: Comfortable space, large enough to accommodate the entire group as well as smaller break-out groups

Materials Needed:

- Television or screen that can be connected to a laptop/computer and has internet access
- Flip chart paper (ideally Post-It style so completed sheets can be posted around the room) and markers
- Paper and pens
- Evaluation forms
- Purple Purse brochures

Preparation:

- Use Presentation Planning Guide to prepare (including ways to promote event)
- Watch training Webinar, either live or via the recording
- Review materials: PowerPoint Presentation Facilitation Guide
- Consider drawing Action Plan from last portion of presentation on flip chart in advance to save time

Duration: 30 - 45 minutes

30 min	45 min	
2	3	Introduction
3	3	Expectations Setting
5	10	Defining Domestic Violence and Financial Abuse
0	5	Video – World’s Largest Prison Break
10	10	Brainstorm Conversations OR Scenarios/Role Play
10	15	Creating Action Plan

Note: In the facilitation guide below, which is designed for a 45-minute presentation, the number to the left is the amount of time the facilitator will spend on that section of the program. The number on the right is the amount of time that has currently elapsed in the entire program. Adjust the times as needed for a 30-minute presentation. The facilitator should adhere to the suggested time throughout the presentation as there is a lot of material to cover. See Addendum for options to add 15 minutes for a full hour presentation, or for a follow-up group session.

Important note to Facilitator: Sharing

Throughout the facilitation of this session, there may be participants who feel safe enough to share with you and/or the group their personal stories, especially during the discussion or Role Play sections. Sometimes the hypothetical situations have actually happened to an attendee or someone they know.

In the case of a disclosure of this nature, please:

- Be mindful of the courage it took to share and do not try to use the scenario as a Role Play opportunity or break it down in any way with the group.
- Thank the participant genuinely for sharing and resume facilitation activities.
- If financial empowerment was a part of the personal stories, highlight it as a tool to break free from domestic violence.
- After the session or when you're able to separate the attendee from the larger group, ask them clarifying questions to ensure they, or the person involved, have received the support needed. Provide the resources you're aware of through this session for them to get further support.
 - If it is a larger concern (i.e.: the attendee is underage, or you feel someone's life is at risk) please contact the appropriate authorities such as the National Domestic Violence Hotline: 800-799-SAFE (7233)

Facilitation Guide

2/45 Introduction: (SLIDE ONE: Understanding Healthy Financial Relationships)

Facilitator introduces themselves and the program and emphasizes the need to create as safe a space possible where participants can feel heard and supported as we engage in conversation about domestic violence and financial abuse. Please note to the audience that in light of the workshop topic, there may be moments that might trigger some of the participants who might have experienced a similar issue.

Facilitator ask for volunteer/scribe to take notes on flip charts.

3/43: Expectations Setting: (SLIDE TWO: Our Expectations)

Facilitator: *Thanks to everyone for being here to discuss Understanding Healthy Financial Relationships. This curriculum is a key initiative of Alpha Chi Omega's partnership with The Allstate Foundation which focuses on domestic violence and financial empowerment education. Let's get started.*

Facilitator: *First, what do we need in our group and this space for us to feel as safe and comfortable as possible so we can be authentic with each other?*

On a piece of large white paper, **scribe writes** the responses of the group. If further prompting needed, ask *"picture yourself in the safest, most comfortable place you know. What are the qualities and characteristics of that place that make it so? What are some that we could replicate here today?"*

Words may come up like: respect, empathy, compassion, openness, confidentiality, listening, and respectful communication.

Facilitator: *These are our expectations for today, and moving forward. If we all feel good about using this as a guide for how we work together, then put up your hand in agreement.*

Wait for all hands and then move on.

Note: The expectations are a good tool to come back to if there are sticky areas in interpersonal dynamics that need to be navigated. Using this as a reference, as everyone agreed to it, can be helpful.

10/40: Defining Domestic Violence and Financial Abuse

(SLIDE THREE: What is domestic violence?)

Facilitator: *To level set our time today, let's first agree on the definition of domestic violence. According to National Domestic Violence Hotline:*

Domestic violence (also called intimate partner violence (IPV), domestic violence or relationship abuse) is a pattern of behaviors used by one partner to maintain power and control over another partner in an intimate relationship.

Facilitator: *What is the main reason you think why victims of domestic violence don't leave the relationship?*

Hear responses and listen to as many as possible to see if they can come to financial abuse before facilitator lets them know. Have the scribe write answers on flip charts as facilitator confirms them.

(SLIDE FOUR: What is domestic violence? 1 in 4...)

After listening to responses, **Facilitator shares:**

- *1 in 4 women will experience domestic violence in her lifetime*
- *And 98% of abusive relationships involve financial abuse*
- *Financial abuse is one of the main reasons women in abusive relationships can't "just leave"; it's often why they stay in their relationship...and return to it.*

Facilitator: *In pairs, define what you think financial abuse is and some examples of it.*

Invite a few participants to share back with the larger group.

(SLIDE FIVE: What is financial abuse? – DEFINITION))

Facilitator shares definition: *Financial abuse is a tactic abusers use to control victims by preventing access to money or other financial resources.*

Facilitator: As I read the following statements, *raise your hand if you think this is a sign of financial abuse:*

Note: All of these examples are NOT necessarily signs and were added to provide contrast in the discussion.

- *Controlling how money is spent*
- *Withholding money or “giving an allowance”*
- *Having a joint checking account (NOTE: THIS IS NOT NECESSARILY A SIGN)*
- *Stealing from the other person – their identity, money, credit, property*
- *Setting a budget (NOTE: THIS IS NOT NECESSARILY A SIGN)*
- *Not allowing a partner to work or earn money*
- *Preventing the other person from going to school (limits the ability to earn money)*
- *Borrowing large sums of money (NOTE: THIS IS NOT NECESSARILY A SIGN)*
- *Controlling or not allowing access to financial information like tax returns, checking account statements, credit card statements, etc.*

5/30: Video: America’s Largest Prison Break (Skip this for shorter presentations, or show it at the end)

(SLIDE SIX: SCREEN SHOT OF PRISON BREAK VIDEO WHICH GOES BLACK FOR VIDEO)



Video Link: <https://www.youtube.com/watch?v=3XvbpYcgCrk>

Facilitator: *I'd like to show you a short video and get your reaction.*

(SLIDE SEVEN: This is the depiction of the true story...)

After the video, **Facilitator:** *This is actually a recreation of a true story of a domestic violence survivor named Lori who had several young children. Her husband allocated a limited amount of money per week for groceries. One day, the check-out clerk asked if Lori wanted to "round up" her payment and get cash back. A light bulb went off for Lori and she began hiding a few dollars at a time each week. It took her two years to save enough cash to hire an attorney to file for divorce.*

Ask for reactions or comments before moving on. There may be strong feelings that come up, so taking whatever time needed to debrief is important.

Facilitator: *Take a minute to silently reflect on that video and think of one word that describes how you're feeling right now. When you have that word, give a thumbs up.*

Wait for all thumbs and then ask for a few volunteers to share their one word. Let conversation go from there around those feelings and then what do we do with those feelings. This should naturally lead into wanting to take action of some kind.

10/25 minutes: Scenarios/Role Play

Facilitator: First, review each of the three Scenario's below and on the slides. Split the room into groups of 5-8 members. Have them go to different corners or areas of the room. Provide each group with one of the three scenarios. Give the groups 5 – 10 minutes to identify how they would navigate their scenarios, how these scenarios could lead to further damage within a financial/domestic violence context, and role-play how they would have a conversation with a peer who may be in one of these scenarios:

(SLIDE EIGHT: SCENARIO 1)

Scenario 1: Personal Debt

Your partner just lost their job and has approached you with worries of not having enough money to get through the rest of the semester. You're obviously concerned and want to help them. They ask if they can stay at your place while he looks for a less expensive apartment. Recognizing that they are taking the initiative to be more responsible, you agree to this and let them move in. Fast forward three months and your partner is still living with you. Recently, you've noticed that some of the cash you carry in your purse has gone missing. Your partner cares about you, and you don't think they would do something like that. When you asked, they said you've misplaced it and can't be trusted with money.

(SLIDE NINE: SCENARIO 2)

Scenario 2: Job Disruption

Earlier this year, you and your friends finally decided to sign-up for a semester abroad in Barcelona. To pay for the trip and to save extra spending money you started a part-time job on campus. It's been going great, but your partner hasn't been as supportive as you'd like. At first they questioned if you needed a job and more recently they have asked you to call in sick, to take the day off or to hang out with them instead. Last week they called and texted you repeatedly during your shift and even showed up a few times distracting you from customers in need. Your boss has noticed you're distracted and you're worried about getting fired.

(SLIDE TEN: SCENARIO 3)

Scenario 3: Budget Management

You and your partner have been together for a few years and decided to take the next step and move in with each other after graduation. You found a small apartment— close to both of your jobs — and things have been going well. You've both talked about getting married in the future and have been budgeting to save for a wedding. But your partner has started to make purchase decisions without checking in with you. First it was a last minute golfing trip with friends, then a new camera, even though the old one works just fine, then they traded in their car for a new model, adding car payments to their list of expenses. They've earned that money, so it's theirs to spend, but you're worried. Plus, they won't let you make some important purchases you really need like a new laptop and cellphone.

Encourage group members to provide feedback to each other and thoughts on different ways to approach the scenarios.

After 5 – 10 minutes call everyone back to the larger group to discuss best tips and tactics used in conversations. Ensure to always refer back to the signs of financial abuse within these scenarios. Debrief the scenarios and then guide the group into an action mind-set.

(SLIDE ELEVEN: Avoiding Financial Abuse)

Facilitator: *One way to take action is understanding how to avoid getting into financially abusive situations. Even the early stages of a dating relationship offer the opportunity to set the stage for financial security and independence for each partner. Here are some tangible ways to set a strong foundation for you and your partner:*

How to Avoid Financial Abuse

- Know your personal credit score and keep it in the good range
- Have a credit card in your name, and build up credit history by using and paying in full and on time
- Have a driver's license or state ID card
- Have a checking account in your name or, at minimum, in both names with you having access
- Keep copies of all bank account numbers, credit card numbers, etc. Keep copies of your birth certificate and social security card
- Have a budget and keep to it
- Have independent control of cash (not after approval of your partner)
- Ensure your paychecks goes into your own personal account or a joint account you can access
- Keep copies of documents proving ownership, like of a car or home
- Have your own passwords for all online accounts and don't share them with anyone

(SLIDE TWELVE: Providing Support)

Facilitator: *If someone you know is a victim of domestic violence, consider the followings ways of providing support:*

Supporting a Victim of Domestic violence

- Offer support without judgment or criticism.
- Respect their decisions even if you don't agree.
- Help them recognize the signs of domestic violence and financial abuse.
- Tell them you are concerned for their safety.
- Let them know the National Domestic Violence Hotline can help right now: 800-799-SAFE (7233)

(SLIDE THIRTEEN: Action Planning Gift + Issue = Change)

15/15: Creating an Action Plan:

Facilitator: *In addition to taking action to protect ourselves and support others, today's session is also aimed to empower us to find ways to raise awareness of financial abuse and promote financial empowerment and truly positive relationships. We know that the best plans completed for social change follow this simple formula:*

Gift + Issue = Change

Facilitator: *We know our issue (domestic violence) and the change we want is financial empowerment that greatly contribute to positive relationships and an end to domestic violence. So, what we want to do is use our gifts (our skills, talents, areas of influence) to create the change we want to see in this issue. We're going to create an action plan with these guiding components:*

(SLIDE FOURTEEN: Action Planning...Raise Awareness...)

- *Raise awareness about financial abuse*
- *Celebrate financial empowerment gift*
- *Support a local domestic violence shelter or service provider (whether volunteering or financially)*

(SLIDE FIFTEEN: Personal Action Planning)

Facilitator: *With our gifts in mind, we are going to take a few minutes to identify a personal commitment for how each one of us will not only share what we've learned today during the session, but also how we will use our own unique gifts to further impact a change against domestic violence.*

Pair up and discuss your action step with a partner. Reflect on the information you've learned today and what you have learned in the past about domestic violence and discuss a personal action plan of how your gift plus your issue of domestic violence awareness can come together to raise awareness and make an impact. Afterwards, a few can share their thoughts with the group.

Facilitator: (after a few minutes): *Could we have a few pairs share their plans with the group? (Wait for hands raised and choose a few to share).*



(SLIDE SIXTEEN: Thank you)

Facilitator: *We'd like to thank The Allstate Foundation Purple Purse for all the resources needed for this presentation. Allstate and The Allstate Foundation have been dedicated to creating long-term safety and security for survivors through financial empowerment since 2004. Since then, The Allstate Foundation has propelled more than 1 million survivors on the path to safety and security. The name of the program is Purple Purse because purple is the national color of domestic violence and a purse is a symbol of a woman's financial domain.*

At the end of the program, let the group know that The Allstate Foundation has provided resources and gifts to give to participants including:

- A purple purse charm which features a true story of a domestic violence survivor who used financial empowerment to break free from an abuser. Clip the charm on your backpack, gym bag or purse to encourage conversation about the topic.
- Purple Purse Brochures that explain the issue and signs, and what to say if someone thinks they know a person being abused or is an abuser
- Postcards one-pagers about the Purple Purse program

Facilitator: Before we leave, let's all make a personal commitment to make a difference.

- Share what we've learned about domestic violence and financial abuse with others.
- Participate in our Chapter's Domestic Violence Awareness Month activities.
- Be aware of our own financial empowerment so we are always financially independent.

Thanks!

Addendum 1: Optional activity

Timing:

If you have a full-hour for your presentation, or can add a short follow-up group session, consider this option.

Why Don't You Just Leave Online Experience: (about 15 minutes)

Audience size: Best for groups of 25 – 50 members; could go as large as 150

Space: Comfortable space, large enough to accommodate the entire group

Materials Needed:

- Television or screen that can be connected to a laptop/computer and has internet access

Preparation:

- Make sure the link and online experience work for your television/room/equipment
- Review the experience in advance to see how different decisions impact the outcome

Facilitator: *Friends or family members of victims of domestic violence often don't understand why their loved one doesn't just leave her abuser. It's so obvious to you, why isn't it to them? And how hard can it be to leave?*

Let's actually experience the difficult decision victims must make through this online tool from Allstate Foundation Purple Purse. We'll go through actual situations that a victim might face and, as a group, decide on next steps. Then we'll see how that plays out.



<http://purplepurse.com/get-the-facts/wdyjl>

NOTE TO FACILITATOR: Allow the group to decide which action to be taken. Discuss reasons for the group decision. Navigate experience to its conclusion. (10 minutes or so)



Facilitator: *Hopefully, this experience will give you a clearer sense of why it can be so difficult for a victim of domestic violence and financial abuse to “just leave” her abuser.*

If you know someone is a victim, how could you help them become financially empowered to break free?

Hear responses and have the scribe write answers on flip charts as facilitator confirms them. Probe to secure some of the following responses:

- Give them money for a cab to get to a shelter
- Help them get a job so they can earn money to leave
- Go with them to a bank to secure a checking account and credit card IN THEIR OWN NAME
- Sit down with them and develop a budget, including ways to save money
- If you are worried about their safety, call 911 or the National Domestic Violence Hotline: 800-799-SAFE (7233).

Facilitator: *We’d like to thank The Allstate Foundation Purple Purse for all the resources needed for this presentation. Allstate and The Allstate Foundation have been dedicated to creating long-term safety and security for survivors through financial empowerment since 2004. Since then, The Allstate Foundation has propelled more than 1 million survivors on the path to safety and security. The name of the program is Purple Purse because purple is the national color of domestic violence and a purse is a symbol of a woman’s financial domain.*