

Glossary

Abusive partner-A person who inflicts abuse (physical, mental, financial, emotional, sexual, technological, and/or others) upon a spouse or intimate partner and possibly others in the household, such as a child, loved ones, a pet, and others within reach; also called an abuser, batterer, perpetrator.

Address Confidentiality Program (ACP)-A program created by a state or territory to help protect people who have experienced stalking, domestic violence, sexual assault, human trafficking, and sometimes others who fear for their safety. ACP programs are provided at no cost to qualified participants. Each state/territory with an ACP has their own criteria for who qualifies and own application process. ACPs provide participants with a legal substitute address that can be used instead of their physical address. ACP addresses are often P.O. Boxes. First-class mail that is sent to the substitute address is forwarded to the participant's physical address, this forwarding process does result in mail taking longer to get to ACP participants. ACPs also generally serves as participants' legal agent for service of process and often provide participants with a confidential way to vote. You can find a summary of ACPs by state/territory here: <https://bwjp.org/wp-content/uploads/2024/05/NCPOFFC-State-Address-Confidentiality-Statutes.pdf>.

Advocate-A person who speaks up for or supports someone or something. For

example, an education advocate supports students by advocating for their educational needs and rights. Patient advocates typically help people navigate the healthcare system. See also *Domestic Violence Advocate*.

Assets-1) Traits someone possesses that are valuable – including higher education or special skills. 2) Valuable objects someone owns, including a car, house, small business, or savings account.

ATM Card-A card you use to access your bank account at an ATM. Also see *Debit Card*.

Attorney-A person whose job is to give legal advice and to speak for people in court; a lawyer.

Automatic Teller Machine (ATM)-A machine that allows you to withdraw money from your account, check your account balance, or transfer money between your checking and savings accounts.

Balance-The amount of money you have available in an account. You may use the budgeting system of your choice. You may use a check register, a notebook, a spreadsheet, an app, or any tool that works for you in a written or online format.

Balloon payment-A large final payment due at the end of a loan, typically a home or car loan, to pay off the amount the monthly payments didn't cover. Balloon payments can occur within a fixed-rate or adjustable-rate

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mortgage (ARM).

Bankruptcy-A federal legal process for debtors seeking to eliminate or repay their debts. There are two types of bankruptcies for individuals. Chapter 7 allows debtors to wipe out many debts in exchange for giving up nonexempt property to be sold to repay creditors. Chapter 13 allows debtors to keep their property and repay all or a portion of their debts over three to five years.

Budget-A plan you create to control spending and encourage saving; for example, a list of all your expected monthly income, expenses and savings.

Certificate of Deposit (CD)-A type of investment that requires you to invest money for a certain length of time (term) and guarantees the same rate of return (interest) for that entire time. CDs usually require a minimum deposit and are typically guaranteed by the federal government.

Check-A written order for a financial institution (such as a bank) to pay someone with money from a checking account.

Child support-Financial support paid by a parent for a child or children who do not always live with them. Depending on state law, child support can be entered into voluntarily or ordered by a court or administrative agency. The support can be supplied in different forms, including medical support. It can be in the form of a one-time payment, regular installments paid directly to

the custodial parent, or regular withholdings from the non-custodial parent's wages.

Child Support Enforcement Program-The federal/state/local partnership established under Part D of the Social Security Act to locate non-custodial parents, establish paternity, and establish/enforce child support orders.

COBRA (Consolidated Omnibus Budget Reconciliation Act)-A federal law passed by Congress in 1986 that provides continuing coverage of group health benefits to employees and their families when such coverage would otherwise be terminated.

Collateral-Property that someone promises or gives to a creditor to guarantee payment of a debt. This creates what is called a secured debt. If the borrower defaults on the loan, the creditor may take the property and sell it to cover the debt.

Compound interest-Interest calculated on both the initial principal and on the accumulated interest of previous periods of a deposit or loan.

Confidential-Kept private or communicated only in private. Advocates from domestic violence programs are typically bound by state and federal guidelines regarding the release of information. They should not acknowledge anyone's presence or participation in a local domestic violence program or shelter without written permission to release information from the

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domestic violence survivor. Attorneys, medical providers, and licensed counselors also have confidentiality standards. If privacy is important to you, ask people and entities about what information they will keep confidential before you share details with them.

Credit-An agreement or contract where you receive money or a product now with the idea that you are going to repay the lender back over time.

Credit card-A small plastic card issued by a bank, business, etc., allowing the cardholder to use the card to purchase goods or services on the spot and to make payments on the purchase or multiple purchases each month with interest accrued, or pay the balance monthly in full before interest is accrued.

Credit card balance-The amount of money you currently owe.

Credit history-A record of your borrowing and repayment habits. Credit reporting companies track your history and supply this information to credit card companies, banks, and other lenders. Also see *Credit Report*.

Credit limit-The maximum amount of credit that a financial institution or other lender will extend to a debtor for a particular line of credit.

Credit mix-Having a combination of revolving and installment accounts on your credit report.

Creditor-A person or company to whom money is owed.

Credit rating-A score assigned by three major credit bureaus. The rating is based on your credit report, which is a detailed list of past credit transactions with creditors. Most information remains on your credit report for seven years, although a bankruptcy will remain on your credit report for 10 years. Also see *Credit Report* and *Credit Score*.

Credit report-A report detailing a person's past credit transactions with creditors. It acts as a financial or credit history specifically related to a person's ability to repay borrowed money. Also see *Credit History*.

Credit reporting bureaus (or agencies)-An agency which collects and sells information about the creditworthiness of individuals. The three main reporting bureaus are Equifax, Experian and TransUnion.

Credit score-A score that creditors use to evaluate someone's ability to pay when applying for credit, such as a mortgage or credit card. The higher the score or number, the lower the assumed risk by lenders. Credit scores are based on information in your credit report, such as loan (including credit card) payment history and outstanding debt among other things. Also see *Credit History*, *Credit Rating*, and *Credit Report*.

Credit union-A community-based not-for-profit financial institution that offers a wide range of financial services. Credit union

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members can borrow from pooled deposits at traditionally lower interest rates than banks.

Custodial parent-The parent who has either sole physical custody of the child or the parent with whom the child resides most of the time.

Custody-The right to determine the residence, protection, care, and education of a minor child or children, especially in a divorce or separation.

Debit card-A card that accesses money in your checking account to make purchases. If you specify “credit” at a cash register terminal, you don’t need to enter a PIN, and the transaction typically clears in two days. By specifying “debit” at the terminal, you initiate a “Point-of-Sale” (POS) transaction and enter your PIN. The purchase amount will immediately be removed from your checking account. For both “credit” and “debit” transactions, the card must be inserted, “swiped,” or “tapped.”

Debt-Money you have borrowed from a lender. Debt may include mortgage payments, car loans, personal loans, student loans, credit card debt, and so on. Most debt includes the money borrowed and the interest that accumulates per the terms of the debt. Some debts, like home or car loans, have payment plans for a specified time period that include interest in your monthly payments. Other debts may only require a minimum payment, and the principal balance,

interest rates, and the amount of your payments will determine the repayment.

Debt Management Plan (DMP)-A debt relief option where a counseling agency works with a person’s creditors to come up with a more suitable monthly payment for the person’s situation. Be aware and cautious of for-profit, predatory companies.

Debtor-A person who owes a debt to another person or financial institution.

Delinquent-A required amount due not paid on time.

Disproportionate-Having or showing a difference that is not fair, reasonable or expected; too large or too small in relation to something.

DNA Test-A test of a sample of genetics that can be used to determine whether it matches particular characteristics. It has been used to determine a person’s paternity or relationship.

Document-1) A piece of written, printed, or electronic matter that provides information or evidence or that serves as an official record; 2) To record (something) in written, photographic, or other form.

Domestic violence-A pattern of emotional, economic, physical, psychological, technological, and/or sexual abuse to gain and maintain power and control over another person. Abusive partners are motivated by the need for control and are often willing to

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use force or coercion. Also known as Domestic Abuse. Also, see *Intimate Partner Violence*.

Domestic violence advocate-A person who provides help or support to domestic violence survivors and usually has received specialized training in working with domestic violence survivors.

Economic-Having to do with money and the production of goods and services.

Economic relief-Assistance for money issues. Common examples include child support, spousal support, mortgage and rent payments, temporary possession of property (car and clothing), restitution for medical expenses, and property damage. Other examples include lost wages, attorney's fees, and the payment of bills due during the time of the protection order.

Economic security-Having a stable source of income that allows for the ongoing maintenance of one's standard of living currently and in the near future.

Family Violence Options (FVO)-Federal legislation passed under the Welfare Reform Act of 1994 that provides special provisions and exemptions for persons who are survivors of family violence.

Federal Deposit Insurance Corporation (FDIC)-An independent agency of the United States federal government that insures deposits up to \$250,000 in financial

institutions that are members.

Financial abuse-A tactic used by abusive partners to control survivors by using access to money or other economic resources. For example, attempts to take total or partial control of another person's resources, including money, property, an inheritance, or employment income.

Financial advisor-A professional who helps individuals manage their finances by providing advice on money issues such as investments, insurance, mortgages, college savings, estate planning, taxes, and retirement, depending on what the client requests.

Financial aid-Any grant or scholarship, loan, or paid employment offered to help students meet their college expenses. Such aid is usually provided by various sources, including federal and state agencies, colleges, high schools, foundations, and corporations.

Financial institution-A business that focuses on dealing with financial transactions, such as investments, loans, and deposits. Typical financial institutions are banks, trust companies, credit unions, insurance companies, and investment dealers.

Gaslighting-This term comes from the 1938 stage play *Gas Light*, in which a husband attempts to make his wife think she is losing her mind by dimming the gas-powered lights in their home. He denies that the light changed when his wife points it out.

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Gaslighting is an extremely effective form of emotional abuse that causes a victim to question their own feelings, instincts and sanity. Abusive partners gain a lot of power by breaking down the victim's ability to trust their own perceptions.

Good cause-A reason to cease; for example, to discontinue trying to collect child support from a non-custodial parent, support or withdrawing a sanction or penalty for failure to comply with a program requirement, i.e., job search participation.

Identity theft-The illegal use of someone else's personal identifying information (such as a Social Security number) in order to get money or credit.

Installment-A sum of money due as one of several equal payments for something, spread over an agreed upon period of time.

Intimate partner violence-See *Domestic Violence Advocate*.

Inquiry-When a potential creditor or other party views a person's credit history to verify their ability to repay some type of loan or monthly payment. A hard inquiry is when a lender checks your credit in order to make a lending decision, and it impacts your credit score. You must give authorization for this to be done. A soft inquiry is when you request your own credit report, or when a lender might pre-approve you for a loan or credit card. These are not actual lending decisions where you have applied for credit, so soft

inquiries do NOT impact your credit score.

Insurance-When you buy insurance, you agree to pay a company a certain amount each year or month, called a premium, in return for coverage of the costs of certain future problems. Common forms of insurance would be health, car, and homeowner's insurance. Certain types of insurance may be required by state or federal law or as terms of a loan. Life and disability insurance can be great options, especially for individuals with dependents in case something happens to them.

Interest-The amount a borrower pays to a lender as compensation; the interest charged is typically directly related to 'calculated risk.'

Intimate partner violence-See *Domestic Violence*.

IOU-“I Owe You” - a signed document agreeing to a debt, typically an informal agreement made with a relative, friend, or acquaintance. The terms of repayment, interest, or penalties for lack of payment are typically decided between the borrower and lender.

Liabilities-Things that someone is responsible for paying, such as debts or liens.

Loan domestic violence program-A community-based, not-for-profit organization committed to providing free and confidential services to domestic violence survivors and their children. Services may include crisis

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support, safe shelter, counseling, legal advocacy, information, and referral services. Advocates from domestic violence programs often accompany survivors to service organizations, and police stations. While many programs offer emergency shelter or long-term housing programs, survivors can access services without staying at a shelter or in a long-term housing program.

Loan principal-The amount you still owe on a loan. The principal goes down as you make payments. You pay interest each month on the remaining principal until it's paid off.

Mandated reporter-A person (typically a teacher, nurse, counselor, advocate, police officer, etc.) who is legally required to report observed or suspected abuse of children or vulnerable adults (frail, elderly, persons with disabilities, etc.). Exact laws and mandated professionals vary, depending on state laws. See <https://www.childwelfare.gov/resources/states-territories-tribes/state-statutes/> to find information about your state or territory.

Marginalized-Relegated to an unimportant or powerless position within a society or group. A person, group or concept treated as insignificant, peripheral or unimportant. Also used to refer to groups with less societal or structural power.

Mediation-Intervention between conflicting parties to promote reconciliation, settlement, or compromise in divorce cases or other types of legal settings. To ensure safety and

fairness, mediation must account for domestic violence. Mediation is sometimes required. There can be exceptions to this requirement when domestic violence is a factor.

Medicaid-A joint federal and state program that helps low-income individuals or families and disabled people pay for the costs associated with medical and custodial care, provided they qualify. Although primarily funded by the federal government, Medicaid is run by the states, where coverage may vary.

Money market account-A federally insured savings account that typically pays higher dividends than a basic savings account.

Mortgage-A loan used to purchase real estate, typically a home, usually including the land the house is built on.

National Credit Union Administration (NCUA)-An independent federal government agency that insures deposits of up to \$250,000 at member credit unions. Credit unions that are NCUA insured will indicate this and typically display the National Credit Union Share Insurance Fund (NCUSIF) logo. The NCUSIF is administered by the NCUA.

National Domestic Violence Hotline-A hotline available to persons who are experiencing domestic violence. Highly trained advocates are available 24/7 to talk confidentially with anyone experiencing domestic violence, seeking resources or

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information, or questioning unhealthy aspects of their relationship. 1-800-799-SAFE (7233).

Net pay-The amount of money you earn minus any taxes or other deductions such as Social Security. It is the amount you actually receive or that is deposited.

Online banking-Online banking is also known as internet banking, e-banking, or virtual banking. It is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website.

Order of protection-A document issued by a court and signed by a judge to help protect you from harassment or abuse. In an Order of Protection, a judge can set limits on your partner's behavior. Among other things, a judge can order your partner to provide temporary financial assistance to you and your children. Also called Protection Orders, Protective Orders, and Restraining Orders.

Order to vacate-To give up possession of property (such as an apartment) and leave the area totally empty of contents.

Partner-Individuals may refer to their partner as their girlfriend/boyfriend, lover, roommate, life partner, wife/husband, spouse, or significant other.

Paternity-The fact or state of being a father; fatherhood.

Payday lender-A person or group that offers

short-term loans in advance of payday at typically very high interest rates.

Pell Grant-Money the government provides students who meet financial need eligibility requirements to pay for college. Grants, unlike loans, do not have to be repaid. Eligible students receive a specified amount each year under this program.

Personal Identification Number (PIN)-The code you need to access your accounts through your debit or ATM card at an ATM or POS (Point of Sale) terminal.

Personal Responsibility and Work

Opportunity Reconciliation Act (PRWORA)-

Legislation passed in 1996, also known as welfare reform or Temporary Assistance to Needy Families (TANF). This act significantly changed the American social safety net and converted what had been federal assistance into a federally funded block grant administered at the state or county level. Among other provisions, it created time limits on the assistance, exclusions or reduced assistance to immigrants, and included stiff work requirements. Additionally, it placed a five-year lifetime maximum on benefits, although states can and often do reduce that lifetime limit even further or use TANF funds for other programming, e.g., childcare.

Power and control-One of the defining characteristics of intimate partner violence. Power in this context refers to power over or the ability to limit the options of another

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person. Control meaning the power to direct or influence another person's actions. Power and control is often used as an abbreviated way to refer to the many different tactics an abusive person uses.

Power of attorney-A formal, legally valid document that authorizes one person or party to act on behalf of another.

Prepaid tuition plan-A method for paying future college tuition costs at current prices. Prepaid tuition plans allow the account holder to purchase tuition credits at their present price, even though they will not be used until a future year when tuition costs will most likely increase. Plans are state-sponsored and only available in some states, but it is possible to participate in a prepaid tuition plan outside the account holder's current state of residence.

Pre-payment penalty-A fee imposed on a borrower who pays off a loan (usually a mortgage) before its due date. If a pre-payment penalty clause is included in a loan, the clause will specify the time frame or situations where the fee will apply. Lenders impose this kind of fee to encourage borrowers to hold a debt –and keep paying interest on it –for the whole term of the loan.

Principal-See *Loan Principal*.

Property-Something (such as land, goods, or money) that is owned.

Pro se-An individual representing themselves in

a legal matter.

Public assistance-Money or benefits (food stamps, childcare, etc.) granted from the state/ federal government to a person or family to assist with day-to-day living expenses. Eligibility is based on need.

Referral-An act of sending someone to a person or place where what the person wants or needs can be found.

Revolving credit-A line of credit that individuals and businesses can borrow from and pay back as needed (for example, credit cards).

Safety-The state of being safe; freedom from the occurrence or risk of injury, danger, or loss.

Safety deposit box-A box rented from a financial institution that can be accessed with keys, pin numbers, or some other security pass.

Social Security Administration (SSA)-A U.S. government agency that runs social insurance programs in the United States. It covers a wide range of social security services, such as disability, retirement, and survivors' benefits.

Social Security benefits-The money benefits received by retired workers who have paid into the Social Security system during their working years. Benefits are paid out monthly to retired workers and their surviving spouses. They are also paid to those who are

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permanently and totally disabled according to the strict conditions set forth by the Social Security Administration.

Spousal support-Payment for support of an ex-spouse (or a spouse while a divorce is pending) ordered by the court; alimony

Subsidy-Financial assistance given by one person or government to another to offset the cost of an item or expense.

Survivor-A person who has experienced domestic violence or other traumatic events

Temporary Assistance to Needy Families (TANF)-Prior to 1996, known as Assistance to Families with Dependent Children or AFDC. An income-limited program that provides assistance payments made on behalf of children who do not have the financial support of one of their parents because of death, disability, or continued absence from the home. The program typically requires parents to participate in job preparation, work, and support services.

Term-A set amount of time regarding the investment period for a financial product. This usually refers to the amount of time before a loan must be completely repaid. It also refers to the amount of time funds in a certificate account must be on deposit before they can be withdrawn without penalty.

Transitional housing-A program or project that is designed to provide housing and supportive services to unhoused persons for

up to two years. Many communities have transitional housing programs specifically for domestic violence survivors that can help survivors heal from trauma and work towards securing permanent housing.

Undocumented immigrant-Please see *Undocumented status*.

Undocumented status-Individuals who do not possess valid immigration documents or visas, for example, someone who is foreign-born with an overstayed visa or someone who did not enter the U.S. through Immigration and Customs enforcement inspections.

Waive-To refrain from insisting on or enforcing (a rule, penalty, or requirement); to do away with a requirement.

Withdrawal-The taking of money out of a checking or savings account.