

A dark blue notebook with a purple spine and a blue bookmark. The text "Moving Ahead Notes" is centered on the front cover in a white, bold, italicized font.

# ***Moving Ahead Notes***



## Introduction

This is your space to take notes, journal, and reflect. At various points, we will provide some optional prompts-use them if they feel helpful; ignore them if they do not.

What do you hope to get out of Moving Ahead? What questions do you have?

[illegible]



## Module 1: Understanding financial abuse

Consider writing down your story if it feels helpful to you. If writing about the abuse you have experienced is triggering, feels too hard, or doesn't feel helpful, skip this. Consider returning to this if or when it feels helpful to you.

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Consider including ideas for a financial safety plan here:

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Consider how being a survivor of financial abuse makes you feel. Abusive partners often use tactics that make their partner feel unable to manage their finances. If this happened to you, you are not alone. This course and other resources can help you to set and meet your own financial goals.

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## Module 2: Considerations related to leaving

Consider making a pros and cons list if you are thinking about whether or not you want to petition for a protection order.

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If you want to petition for a protection order, what relief do you want to ask for? Are there any available forms of relief that you want to avoid?

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Consider using this space to list out the information you have been able to gather.

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Consider writing down information about your finances and assets.

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If applicable, consider writing down items you would like to see included in a parenting plan.

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Consider writing a list of potential attorneys and documenting when you contact them, what their rates are, and any other information relevant to deciding whether or not to hire them.

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Consider making a list of public assistance you likely qualify for and the pros and cons of disclosing domestic violence when you apply.

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Are there changes or additions you want to make to your safety plan based on the information in the module?

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**Module 3: Financial fundamentals**

How do you define financial security for your life right now?

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What are the top 5 items (e.g. childcare, food, car payment, rent, etc.) that you need to prioritize when making decisions about how and when to use your money?

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### Possible information to gather:

- ☐ Paystubs
- ☐ Bills from the last 12 months
- ☐ Spousal or child support order if applicable
- ☐ Bank and credit card statements
- ☐ Monthly amount due on any loans
- ☐ Monthly minimum payments for all debts
- ☐ Amount of any monthly financial assistance
- ☐ Average amount spent on food in a month

Consider writing your monthly budget numbers here:

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What are your current financial goals?

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What are some things you can do to work towards your goals? Remember, that small actions add up over time.

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## Module 4: Mastering credit basics

What does your credit history look like now? Do you have a credit history? Do you know your credit score?

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Consider making a note of any factual inaccuracies, fraudulent items (things you did not authorize or know about), or coerced debt (e.g. if your abusive partner forced or coerced you to sign for a loan) that is currently on your credit report:

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\_\_\_\_\_ (current credit card balance) / \_\_\_\_\_ (credit limit) = \_\_\_\_\_ X 100 = %

$$800 \text{ (current balance)} / 2000 \text{ (current limit)} = .40 \times 100 = 40\%$$

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What are your current financial goals?

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What are some things you can do to work towards your goals? Remember, that small actions add up over time.

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**Module 5: Loan options and housing**

Collecting and reading financial documents can be challenging. If it feels helpful, consider writing about any feelings or challenges that came up for you as you gathered documents. Consider making a list of any financial paperwork you are missing.

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Consider listing any loans you currently have along with their payment due dates, balances, and interest rates.

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When and why will you try to take out a loan? Are there any lessons you have learned from previous loans that you want to apply to any future decisions you make about loans?

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Consider making a list of the things you need and want where you live. Maybe you need a garage to make it harder to find where you live or maybe you need to live on a specific bus line.

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Consider writing down the maximum you can spend on housing each month right now and what you would like to spend.

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What is your dream living situation? What steps can you take towards that?

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**Module 6: Long-term planning**

Retirement savings can feel overwhelming. Try out the retirement calculator and consider writing down some notes about what you are doing now to save for retirement and what you hope to do in the future.

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Consider listing out the current insurance(s) you have, don't have, and/or making note of any insurance types you would like to have. For insurance you don't have, think about how high of a priority or need it is for you currently. Consider whether these are short-term, medium-term, or long-term goals for you.

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If you don't have insurance right now, consider researching your options and writing down the pros and cons of the options here.

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Consider writing a long-term savings plan that feels realistic for you. You may want to revisit and revise it regularly.

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Consider taking some time to think about YOU and your dreams for your life. Consider the following:

1. What do I care about the most?
2. What am I passionate about?
3. What do I love doing the most?
4. What am I really good at?
5. Who do I want to make smile, happy, feel better, feel restored by what I can provide?
6. If I could do anything with nothing holding me back, what would I do?
7. What could I use more help with?
8. What additional skills do I want to gain?
9. What do I dislike doing?

Some people find it helpful to life-dream on a regular basis.

This image shows a blank sheet of white paper with horizontal blue lines. The lines are evenly spaced and run across the width of the page, typical of notebook paper. There are no margins, text, or other markings on the page.



If you are not currently employed or want to change jobs, consider making a list of jobs or careers that interest you. Free tests and quizzes are available online if you want help thinking of potential job options.

<https://www.yourfreecareertest.com/>

If a job would require additional education, consider writing down information about time, costs, requirements, and potential scholarships for the education or training.

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