



## Financial Resources for Women & Children, Inc.

### Business Update

Translation Tool



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FRWC is in the business of increasing the financial options for women who have experienced violence. Business is pretty good.

***Program grant:***

FRWC recently made a \$1,000 grant to our partner program, Sojourner House, for an in-house revolving credit-card repayment loan fund. Qualified participants work with a mentor to negotiate settlements with credit-card companies, and they can then pay it off, or make a substantial payment toward the balance. As they repay the loan fund, other participants can access the money.

We reported earlier that the Roxbury Highland Community Bank had made a \$1,000 loan to

a participant in the Sojourner House/FRWC partnership. We just learned that the loan was repaid ahead of schedule.

***Three graduates:***

Three FRWC/partner lending circle participants are receiving degrees in May, 2005. One of our first loan recipients is getting a nursing degree and has repaid her loan. Another participant, from India, received and repaid two \$1,000 loans and is getting a master's degree so that she can teach in the US. The third received a grant from the Earline Doak Kendall professional development fund to catch up her student loan which was in default. The grant allowed her to return to school, and she is receiving an associate's degree.

### News from our Website

**Retirement**

We have recently added a section on retirement planning. Talks of changing Social Security, court decisions to allow businesses to abandon pension plans, and corporate corruption that drain pension plans are all reasons to take personal responsibility for your financial future!

## New Laws and Trends

### ***New brochure available upon request***

You can request multiple free copies of the enclosed brochure, "Your Own Money," through the "contact us" link on our website at: [www.frwc.org](http://www.frwc.org)

**Our mission is to develop resources and services that improve the financial stability and long-term safety of women and children who have experienced family violence.**

Research shows that as households experience increased financial stress, family violence and other forms of emotional and social disintegration increase. A new law and a new trend may increase the number of women and children who experience violence at home.

#### **Bankruptcy law:**

According to the AARP Bulletin (May, 2005), almost half of the nearly 1.5 million personal bankruptcies filed in recent years were brought on by uncovered health expenses, even though the filers were "middle-income, privately insured, and hard-working." Under the new law, persons filing for bankruptcy who earn more than the state's median income may not be able to erase their debt and start over, but may have to agree on a repayment plan for old debts.

The upside of the new law is that every debtor will have to work with a non-profit credit counseling service and attend financial management training as part of the bankruptcy approval process.

#### **Credit card rate increase:**

Persons with high credit card debt may not know that card companies are steadily increasing the interest rate on money owed. Those customers who can only pay the minimum premium each month will see that minimum increase, even if they quit using the card.

## Children and Money

Visitors find their way to the FRWC web site ([www.frwc.org](http://www.frwc.org)) using one of three methods. They type in our address, are referred from another site, or use a search term which leads to one of our pages. One of the most frequent search terms used is "children & money."

The Children and Money section is reached through a "Parent Page" that offers suggestions and links to help protect children on the internet. According to the *Boston Globe* (May 12, 2005), a recent study found that 9 of 10 kids between ages 8 and 16 have seen porn online, most unintentionally, while using the internet to do homework. Through the FRWC "Children's Page," your kids can directly access money games and activities by clicking on a link. That feature eliminates the possibility of them mistyping an address.

# Research and Practice News from FRWC Board Members

## Animal Cruelty and Child Welfare:

Mary Montminy, FRWC board member and Salve Regina professor, continues to investigate the association of animal cruelty and child welfare. It is becoming more widely recognized that a relationship exists between animal cruelty and family violence. Researchers find animal cruelty in families where spouses are battered and children are emotionally, physically and sexually abused. Some providers of safe houses for women and children have discovered that a number of their residents have had the experience of animal cruelty; sometimes the perpetrator is a child. Partnerships between animal welfare organizations and child welfare organizations are beginning to evolve and study the connection and overlap of cases. Placing children with a history of animal cruelty in a group home, relative care, or foster care

placement may very well put both the humans and animals at risk.

*‘Pets were often harmed as a means for silencing children or were hurt by children who had been sexually abused.’*

In one recent study, perpetrators of animal cruelty included boys and girls ranging in age from 3-18, as well as relatives and caregivers of the children. Pets were often harmed as a means for silencing children or were hurt by children who had been sexually abused. A series of recommendations have been made to child welfare departments which include mandatory training to alert case workers that animal cruelty may be an indicator of violence against family members, the development of protocols for identifying the problem, and identifying resources to address the problem. Animal cruelty is yet one more negative outcome for children in homes where domestic violence occurs.

## Fatality Review

Nashville-based FRWC board member Gena Hull serves on the Mayor’s Fatality Review Board. She reports that in 2004, 11 domestic homicides were recorded in Davidson County, and that was one less domestic homicide than in previous years. Homicides and domestic violence calls have remained about the same over a ten-year period due to the dedicated, and often extraordinary, efforts of the professionals in the Courts\*, District Attorney’s office, Domestic Violence Division (police department), and civil advocacy groups.

\* Speaking of extraordinary efforts, Judge Gloria Dumas is a General Sessions Judge in Metro Nashville’s court Division IV where she hears family violence cases. She has started Club 26, a book club for Morningstar Sanctuary children, and has donated about 500 new books. At monthly meetings, children are given the opportunity to select books to keep.



# Summer Donors

## FINANCIAL RESOURCES FOR WOMEN & CHILDREN, INC.

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**SEE "SURVIVING A  
MONEY CRISIS:  
ELEVEN STEPS"  
AT  
WWW.FRWC.ORG**

"Its Deductible," is a program by Intuit to keep track of and suggest a value for the items you donate to charity each year. It is available as a workbook or software program.  
[www.itsdeductible.com](http://www.itsdeductible.com)

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Zane Henderson  
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Monthly Donors  
Becky Porter & Dana  
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An FRWC donor suggested this prep site for those of you who are working with immigrants studying for the US Citizenship Test. The program is sponsored by an adult education group in Minnesota, and it costs \$20: [www.uscitizenship.org](http://www.uscitizenship.org). Residents from other states need to replace Senator's names with those representing their state.

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*Donations to Financial Resources for Women and Children, Inc. are tax-deductible!*



**FRWC**

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