

**¡SI PODEMOS!
YES WE CAN**



**BEYOND DOMESTIC VIOLENCE
ACHIEVING FINANCIAL INDEPENDENCE**



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*Alianza's Financial Independence Curriculum is available only to trainees.

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Domestic Violence

Domestic violence is a crime with serious consequences for many women and their children. It can occur in same-sex or heterosexual relationships. Some of the ways in which domestic violence is manifested include the following:

- ❖ Physical abuse - hitting, shoving, slapping, kicking, choking
- ❖ Verbal or emotional abuse - insults, yelling, criticism of dress, speech, threats with words or gestures - against you, your children, relatives or pets
- ❖ Sexual abuse - forcing the performance of unwanted sex or sexual acts
- ❖ Financial abuse - denying of access to needed money, bank accounts, the car or forcing the victim to explain how the money is spent.

If you or someone you know is being abused, call the National Domestic Violence Hotline at 800-799-7233

You Are Not Alone

There are Resources for Latinas Survivors of Domestic Violence

Victims of crime in the United States have rights regardless of legal status. In addition to Protective Orders created for the protection of victims from their assailant by local jurisdictions, in 1994 the United States Congress passed the Violence Against Women Act (VAWA). The law was reauthorized in 2000 and again in 2005. This law created special provisions to protect victims of abuse and their children who were abused by their US citizen or permanent resident spouse, allowing them to self-petition and obtain a green card regardless of their marital status. In some instances, the abused spouse may file for permanent residence two years after his or her divorce.



What is the Exemption for the Battered Wife/Self Petition?

Victims of domestic violence who have obtained conditional residence through marriage to a citizen or legal resident of the United States and have been battered or suffered extreme cruelty during the marriage may qualify for the exemption for battered wife. This allows them to apply for adjustment of their conditional status to permanent residence without relying on abusive U.S. citizen or legal permanent resident spouses, parents or children to sponsor their *Adjustment of Status*.

What is a U Visa?

On October 17, 2007, the government began issuing U visas. This visa provides a number of benefits for certain immigrant victims of crime, including employment authorization, public benefits, termination of removal proceedings, and the ability to apply for permanent status after three years.

What is a T Visa?

This visa protects victims of human trafficking, allowing them to obtain legal immigration status and assist in investigations or prosecution of the perpetrators. Human trafficking occurs when an individual is threatened with physical harm or physical restraint to force involuntary submission, labor, debt bondage or slavery.

A victim over 15 years of age may be required to have contact with a federal law enforcement agency and comply with any reasonable request for assistance in the investigation or prosecution of human trafficking.



Planting Roots

Through generations we have seen how many Latinas grow up thinking that because they are women they don't have the ability to handle money. It is for this reason that in many instances, male family members have been responsible for managing the household finances. Today, more women are managing a home alone without assistance.

That is why it is important to start planning our future for our sake and for that of our children. Our families deserve a safe, stable home where they learn the value the family and honest labor. They should feel free and be able to make informed decisions about their own lives and futures and the well-being of their children.



¡Tu Si Puedes! - Yes You Can!

From now on we will learn how to grow strong roots so that our families will be successful.



Deep Roots

Author Unknown

Long ago, I had a neighbor who was a nurse; her hobby was to plant trees in her huge backyard. Sometimes, I would watch her from my window planting more and more trees. What caught my attention was the fact that she never watered the planted buds. I went on to note, after some time, that the trees were taking a long time to grow.

One day, I decided to approach my neighbor and asked if she had no fear that the plants were not growing, because I felt that she never watered them. She, then, very proudly described her great theory. She said that if you water your plants often, the roots would grow close to the surface and be always waiting for the “easy” water coming from above. Since she did not water them often, the trees would take longer to grow, but their roots would reach deeper into the soil in search of water and various nutrients found in the lower layers of the soil.

So according to her, the trees would have stronger roots and be more resistant to the weather. She added that she often talked to her trees to keep them awake and attentive. That was the only conversation I had with my neighbor.

As time passed, I moved to another country, and never saw her again. Several years later, I went to take a look at my old neighborhood. As I approached, I noticed that there was a forest that was not there before. My former neighbor had realized her dream!

Interestingly, that day there was a strong icy wind; the trees were bending with the wind as if they were not resisting the rigors of winter. Meanwhile, as I approached the nurse’s courtyard, I noticed how the trees stood solid, barely moving; resisting the strong wind. What a curious effect, I thought---the hardship the trees had gone through, having been deprived of water, appeared to have benefited them in a way that the “easier” treatment would not have accomplished.

Our Dreams

Before starting our journey toward financial Independence, we can answer this question:

What dreams do I have for me and my family? _____

Why is Financial Independence Important?

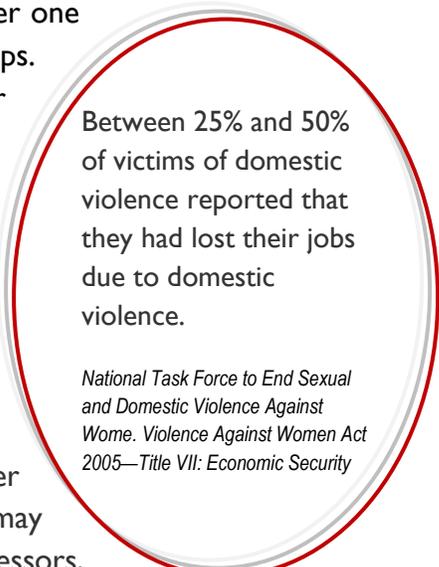
The lack of financial independence is, in most cases, the number one barrier that keeps many victims in violent and abusive relationships. Many abusers do everything possible to ensure that their partner does not get an education, find or retain employment, advance their careers or acquire financial knowledge. That way they can gain and maintain control over their victims by making them feel dependent on them.

Over time, victims feel they are less able to survive on their own without their partners. They fear being homeless, without health care, without food for themselves and their children

Latina survivors face many challenges and barriers that hinder access to services they so desperately need. These barriers may include isolation, threats and intimidation at the hands of the aggressors, a lack of support from their families or churches, which in some instances make them feel bad about “breaking up their home” and encourage them to return. They also may not be aware about what options and assistance may be available to them.

Acquiring financial knowledge can be a key step for the survival of many victims of domestic violence. Taking this important step will help them feel more confident that they can survive on their own and help them begin to establish a financial base that offers options to create a life without violence.

Once you decide, you will find that there are many people and organizations willing to provide help.



Between 25% and 50% of victims of domestic violence reported that they had lost their jobs due to domestic violence.

National Task Force to End Sexual and Domestic Violence Against Women. Violence Against Women Act 2005—Title VII: Economic Security

Susana's Story



Susana came to the United States seeking a better life. She was fortunate to find a job in a nursery. As time passed, she was able to register in school to advance her career. While in school, she met the man who would become her partner for eight years. From this relationship Susana had two beautiful children.

Like many mothers, once her children were born, she did not have the opportunity to complete her studies. Her family responsibilities kept her busy for very long hours. During this time, her husband became the sole provider.

When their relationship ended, Susana found herself without a job, without money, and with very little knowledge about how to manage her finances. In her mind she would hear some of those negative messages that she had heard throughout her life:

“la mujer no puede manejar el dinero”/ “women can’t handle money, ” “la mujer pa’ la casa”/ “women should stay at home”.

Susana, once a strong woman began to feel defeated. She thought her only way out was to return with her partner, but this relationship was not healthy for her and her children. She decided to talk to her *comadre*

What advice would you give Susana? _____

¡SI YO PUEDO! Yes I Can!



Our *Cultura* and Money

What thoughts and feelings come to your mind when you think about Money management?

Our culture has many negative beliefs about a woman who manages her own money and seeks to be independent. Writer Ana Nogales, in her book *America's Power*, explains how for so many generations, Latinas have felt guilty of wanting to improve their lives. These feelings are based on negative messages that they receive at home, in their communities, and all around them.

Messages like:

“Women don’t understand money.”

“Making too much Money is immoral.”

“Women that make a lot of money become materialistic and forget their families.”

“If a woman is too successful, nobody is going to marry her.”

“Women belong in the house and men to the streets.”

If we want to be successful entrepreneurs we need to forget all those negative messages that keep us from achieving our full potential. Women have the same capacity as men to learn to manage household finances and even have their own business.

Some Latino communities in the United States are unaware that they have access to banking services. In some cases the language and fear barriers that keep some Latinos away from banks. A report of The National Council of La Raza (NCLR) mentions that 35% of Latinos in the United States reported that they had no bank accounts, and that number increases to 42% for foreign-born Latinos. This has a direct impact to our communities because:

1. The Hispanic community is more likely to be a victim of theft because of the perception that Hispanics are "mobile banks" because they carry large amounts of money in their pockets or keep their money "under the mattress."
2. The use of informal banking services providers such as check cashing houses, which charge some fees and high interest rates, have proliferated in the neighborhoods where Hispanics work and reside.
3. Latinos and other segments of the immigrant population are at a disadvantage when planning their financial future. For example, immigrant communities generally have more difficult accessing safe places to save money, creating opportunities for credit and creating wealth. (Adapted from Financial Education for Immigrant-latinoccu.org)



My Promise

Today, _____, 20____, is the first day of the rest of my life.

Today, I will grow wings and will fly as high as I always imagined. Today, I shed my old skin to allow my fearless self to emerge.

Today, I promise myself to take control over my path.

I promise to leave my sorrows behind, and not be a prisoner to my suffering.

Today, I will accept that I am Beautiful, because I am Unique.

Today, I decided that I can reach my dreams and fly as high as the sky.

Today, I promise that I will believe in myself, because – Yes, I can!

Today, I say yes to this new life that teaches me a new way full of hope and happiness.

Today, I promise myself to be an example of success for my children.

From this Day forward, I am going to _____

Today, I will become the owner of my happiness and will decide my future.

From Today on, I promise myself to live a violent free live, where I will be my proudest accomplishment.

Today, I promise myself _____

Today, a new woman will be re-born in me, full of hope and excitement, because now I know that nobody can hurt me. I am the new woman that will conquer the world.

Signature

Date