

WHAT IS ECONOMIC ABUSE?

Economic abuse can be a lot of different tactics used by a current or past partner to maintain financial power and control in a relationship.

- › Controlling how you spend money
- › Dictating where you work
- › Spending money you've earned without telling you
- › Using your credit cards without your permission
- › Destroying your credit rating
- › Forcing you to give your paycheck to them
- › Not letting you have your own bank account
- › Harassing you at your workplace to cause loss of job
- › Refusing to pay child support

The Center for Women and Families helps victims of intimate partner abuse or sexual violence to become survivors through supportive services, community education and cooperative partnerships that foster hope, promote self-sufficiency and rebuild lives.

We serve 11 Kentuckiana counties: Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer and Trimble counties in Kentucky; and Clark, Floyd, Harrison and Scott counties in Indiana.

These services are funded, in part, by the following: Indiana Criminal Justice Institute, Kentucky Domestic Violence Association, Kentucky Association of Sexual Assault Programs, Kentucky Housing Corporation, Kentucky Justice & Public Safety Cabinet, Metro Louisville, Metro United Way, U.S. Department of Housing and Urban Development and many more federal, regional and local sources. Please review our most recent Annual Report at www.thecenteronline.org for a complete list of funders.



Individual Development Accounts (IDAs) help people to save money and purchase an asset.



Participants in The Center's IDA Program have purchased more than 75 homes. More than 25 people have used the money for their education and almost 30 have started a business.



IDAs help people become financially successful through skills building courses, special training and budget counseling.

LOCATIONS

For more information about services offered at The Center for Women and Families, please call any of our locations or visit www.thecenteronline.org

KENTUCKY

Joan E. Thomas, M.D. Campus
Open 24 Hours
P.O. Box 2048
Louisville, KY 40201-2048
(502) 581-7200

West Louisville Campus
4303 West Broadway
Louisville, KY 40211-3122
(502) 775-6408

Shelbyville Office
630 Main Street
Shelbyville, KY 40065
(502) 633-7800

Bullitt County Office
260 Abbott Street
Shepherdsville, KY 40165
(502) 538-0212

INDIANA

Southern Indiana Campus
Open 24 Hours
P.O. Box 248
Sellersburg, IN 47172-0248
(812) 944-6743

Corydon Office
405 N. Capital Avenue, Suite 102
Corydon, IN 47112-1552
(812) 734-0280

Scottsburg Office
1092 West Community Way
Scottsburg, IN 47170-7768
(812) 752-7996



Toll-free 24 Hour Crisis Line:
(877) 803-7577

The Center's Economic Success Program partners with these and other organizations:



OLD NATIONAL BANK



THE
CENTER
FOR
WOMEN
AND
FAMILIES

INDIVIDUAL DEVELOPMENT ACCOUNTS (IDA)



ADVOCATES AT THE CENTER FOR WOMEN AND FAMILIES KNOW THAT MANY OF US FACE OBSTACLES TO ECONOMIC SUCCESS and they understand that victims of intimate partner abuse and sexual assault often face unique challenges due to poor credit, rental and employment histories resulting from abuse they survived.

The Center is dedicated to helping everyone—especially survivors of domestic and sexual violence—reach economic self-sufficiency. Our IDA program is part of the solution.



Call (502) 581-7200 and ask to speak with an Economic Success Counselor.

WHAT DOES IDA STAND FOR?

IDA stands for Individual Development Account—it's a special savings account. As an IDA participant, you agree to deposit a certain amount of money into your IDA account on a regular basis. The Center, with the help of funding partners throughout our community, will match your deposit dollar for dollar.

The Center's Economic Success Counselors help participants reach savings goals with encouragement, supportive services and expert knowledge.

BUILDING ASSETS

IDAs must be used to purchase an asset—an early step on the journey to wealth. Your personal savings and matching funds, often reaching up to \$6,000, can only be used toward a housing down payment, home closing costs, higher education tuition payments or small business start up.

ECONOMIC EDUCATION IS KEY

IDA participants are required to complete a minimum of six financial workshops on topics such as home purchase, budgeting, saving, investing, house insurance and credit building.



WE'RE HERE TO HELP

Reaching your economic success goals will take time but it helps to know you're not doing it alone. The Center works with many local and national organizations to be sure as many people as possible are working together to help you.

LEARN ABOUT THE EARNED INCOME TAX CREDIT

The Center for Women and Families refers clients to Louisville Asset Building Coalition (LABC), a collaborative dedicated to financial stability for families. LABC provides tax services to those qualifying for the Earned Income Tax Credit, a refundable credit for working families.

KENTUCKY HOUSING CORPORATION

In partnership with the Kentucky Housing Corporation, The Center provides counseling sessions for first time homeowners.

LOUISVILLE METRO HOUSING AUTHORITY

The Center partners with Louisville Metro Housing Authority to accept referrals for our Individual Development Account (IDA) program from its Housing Self-Sufficiency Program.

FREDDIE MAC

Freddie Mac has partnered with The Center to provide educational materials and marketing support for financial literacy workshops that will help survivors of intimate partner abuse and sexual assault begin rebuilding their lives.

HABITAT FOR HUMANITY

The Center partners with Habitat for Humanity to provide clients who are saving toward the purchase of a home with hope and options.

YOU MAY BE ELIGIBLE FOR THE IDA PROGRAM IF:

- ▶ Your household income is below 200% of the federal poverty guidelines.
- ▶ Your household net worth does not exceed \$10,000, excluding house and automobiles.
- ▶ You are 18 years of age or older.
- ▶ You are a resident of Jefferson, Bullitt, Henry, Oldham, Shelby, Spencer or Trimble County in Kentucky.
- ▶ You are employed or participate in a paid job training program.
- ▶ You can save money each month, participate for three years, meet with an IDA Counselor monthly, and attend required workshops and trainings.



Economic Success is possible with a little help and a lot of perseverance.