# Pathways to Financial Healing and Prosperity

**Target Audience:** Survivors of trafficking who have been out of the life for 3 - 7 years and are ready to step into advanced financial empowerment.

### **Overall Tone and Approach**

- Trauma-informed facilitation (language avoids shame, focusing on choice and empowerment).
- Recognizes survivor's resilience and past achievements.
- Practical, hands-on, real-world application; not just theory.
- Anchors financial growth in healing money trauma, rebuilding trust in oneself, and establishing generational wealth.

### Module 1: Healing Your Relationship with Money (Monica)

#### Week 1 (90 min)

- Mindset and Money Trauma: How exploitation impacts money beliefs.
- Recognizing and reframing harmful money narratives ("I'm bad with money," "I'll lose it anyway").
- Abundance thinking: seeing money as a tool; not a trigger.
- Self-worth and net worth: aligning financial goals with values.
- Practical Exercise: Money story journaling and safe sharing circle.

### **Module 2: Advanced Financial Literacy for Survivors (Liz)**

Week 2 (2 sessions, 60 minutes each)

#### **Session 1:**

- Rebuilding credit after financial exploitation.
- Understanding FICO scores & credit repair strategies.
- How to read a credit report and dispute errors.
- Practical Exercise: Pull and review your credit report.
  (Liluye's ITRC partner can help with identity theft, fraud, and scams and offers identity protection education, free of charge.)

#### Session 2:

- Building an emergency fund and opportunity fund.
- High-yield savings accounts, CDs, and money market options.
- Understanding different types of income streams (earned, passive, and portfolio).
- Practical Exercise: Create a "3-bucket savings plan."

## Module 3: Career Growth and Earning Potential (Monica and Liz)

#### Week 3 (90 min)

- Leveraging skills you already have for higher income.
- Navigating salary negotiations with confidence.
- Certifications and training that boost pay quickly.
- **Practical Exercise:** Build/update a "value-based" resume that markets transferable skills from lived experience.

### Module 4: Entrepreneurship and Wealth Building (Speaker/s)

Week 4 (90 min)

- Low-cost, low-risk business ideas survivors can start now.
- Legal and tax basics for small business owners.
- Accessing capital: microloans, grants for women, minority, and survivor entrepreneurs.
- Guest Speaker: Survivor-turned-entrepreneur.
- **Practical Exercise:** Draft a one-page business plan.

## Module 5: Financial Protection and Boundaries (Monica and Liz)

#### Week 5 (90 min)

- Avoiding financial abuse in relationships. (Monica)
- Creating safety plans around money. (Liz)
- Understanding insurance (health, life, renters, and business). (Liz)
- Estate planning basics (wills, beneficiaries, and power of attorney). (Liz)
- Practical Exercise: Draft your "financial safety checklist."

### Module 6: Long-Term Financial Freedom Plan (Liz and Speaker)

### Week 6 (90 min)

- Setting 5, 10, and 20-year financial goals.
- Basics of investing: index funds, retirement accounts, and compounding growth.
- Building generational wealth and giving back sustainably.
- Capstone Project: Create your personalized Financial Freedom Roadmap.

## **Format and Flow**

- **Session Length:** 90 minutes recommended for depth and discussion, especially when dealing with emotional triggers around money.
- Frequency: Weekly, with optional office hours or mentorship check-ins between sessions.
- Mentorship: Pair with a financial ally (survivor graduate or vetted professional) for ongoing support. Opportunities for alumni to mentor future cohorts.
- Guest Speakers: Survivors in business, financial advisors with trauma-informed training, and credit repair specialists.
- **Materials:** Journal, budget templates, credit report guides, and survivor-friendly investment glossary.