

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

Week 1 (90 min)

- Introductions - 20 minutes
- Mindset and Money Trauma: How exploitation impacts money beliefs. 5 minutes
- Recognizing and reframing harmful money narratives ("I'm bad with money," "I'll lose it anyway"). 5 minutes
- Abundance thinking: seeing money as a tool; not a trigger. 15 Minutes
- Self-worth and net worth: aligning financial goals with values.- 15 minutes
- **Practical Exercise:** Money story journaling and safe sharing circle.

Reflection

- What messages did you learn about money growing up?
- How have past experiences impacted how you feel about money today?

Activity: Money Feelings Check-In

Circle any that apply:

Fear • Shame • Hope • Confusion • Power • Anxiety • Pride

My Investment This Week

One small action I will take to care for my financial well-being:

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."
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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.
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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.
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Module 5: Financial Protection and Boundaries (Monica and Liz)

Week 5 (90 min)

- Avoiding financial abuse in relationships. (Monica) **opening lead by 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.
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