Index
Index

401(a), 401(k), 403(b), and 457 Plans (see investment options)

529 Plan/Qualified Tuition Program (see education finances)

abuse
disclosing abuse 1:15-16
financial (see financial abuse)
address confidentiality program 1:15

adjustable rate mortgage (see mortgages)

Affordable Care Act (ACA) (see insurance)

Annual Credit Report Request Service (see credit report)

assets 1:4, 6; Glossary (see also assets and liabilities)

assets and liabilities 1:6, 10; 2:13-14 (see also debts, liabilities)

ATM (see banking options)

attorney 1:2, 10, 11-12; 2:14; 3:17; Glossary (see also power of attorney)

auto insurance (see insurance)

check cashing services (see banking options)

balloon payment (see mortgages)

banking options 2:15-17
Automated Teller Machine (ATM) 1:16; 2:16-17; Glossary
check cashing services 2:15
choosing a bank/financial institution 2:15-16
credit unions 2:15; Glossary
online banking 2:17; Glossary
passwords 1:18; 2:17
payday lender 2:15; Glossary

bankruptcy 3:17-18; Glossary
Chapter 7 3:17
Chapter 13 3:17
exempt/nonexempt property 3:18

benefits (see Social Security/Social Security Administration)

bonds (see investment options)

budgeting and saving 2:7-12
budgets 2:7-11; Glossary
Certificate of Deposit 2:12; Glossary
compound interest 2:12; 5:4-5; Glossary
Creating Budgeting Strategies Module Five
emergency savings fund 2:11-12
interest-earning savings accounts 2:12
money and emotions 2:10-11
money market accounts 2:12; Glossary
personal budget form 2:8, 18
saving 1:7; 2:9-12; 5:4-5 (see also investment options)

budgets (see budgeting and saving)

car loan (see secured loans)

Certificate of Deposit (see budgeting and saving)

certification programs (see education opportunities)

check cashing services (see banking options)

child support 1:7, 12-14; Glossary

closing costs (see home ownership)

COBRA (see insurance)

community colleges (see education opportunities)

community investment programs 5:8-9
emergency assistance funds 5:9
Federal and State Earned-Income-Tax Credits (EITCs) 5:9
Financial Literacy Programs 5:8
Individual Development Accounts (IDAs) 5:8
Micro-Enterprise Development Programs 5:8
unemployment insurance 5:9

compound interest (see budgeting and saving)
confidential/confidentiality 1:15; Glossary

credit (see also credit history, credit rating, credit report, credit score)
  credit and domestic abuse survivors 3:7
  why good credit is important 3:4

credit card loan (see unsecured loans)

credit history 1:8; 3:6-7, 8, 12; 4:19; Glossary

credit rating (see credit score)

credit report 1:8; 3:4-7; 4:20; Glossary (see also credit score)
  Annual Credit Report Request Service 3:5
  personal identifying information 3:6
  understanding your credit report 3:6-7

credit score 3:8-16; Glossary (see also credit report)
  correcting errors 3:14-15
  credit rating 3:6; Glossary
  debt management plan (DMP) 3:15-16
  improving/building your credit score 3:7, 11-16
  understanding your credit score 3:8-10

credit union (see banking options)

custodial parent 1:13; Glossary

custody 1:10, 12; Glossary

debt 2:9, 13; 3:11; 4:7; Glossary (see also assets and liabilities, bankruptcy, debt management plan, liabilities)

debt consolidation loan (see secured loans)

debt management plan (DMP) 3:15-16; Glossary

disclosing abuse (see abuse)

divorce 1:10-14; 2:13-14

pro se 1:10-11; Glossary

DNA test 1:12; Glossary

document 1:5, 6, 9, 10, 17; 2:6, 9; 4:4-5, 20-21; Glossary

domestic violence 1:4; throughout all Modules; Glossary

domestic violence advocate 1:2, 6, 7, 8; throughout all Modules; Glossary

economic relief 1:7; Glossary

education 5:12-16 (see also education finances, education opportunities)

education finances 5:14-16
  529 Plan/Qualified tuition Program 5:16
  Federal Student Loans 5:15
  financial aid 5:14-15; Glossary
  Free Application for Federal Student Aid (FAFSA) 5:14-15
  grants and scholarships 5:14
  loan repayment options 5:15-16
  Pell Grant 5:14; Glossary
  student loans 5:15-16
  tax credits and deductions 5:16
  tuition reimbursement 5:16
  Women’s Independence Scholarship Program 5:14

education opportunities 5:12-13
  certification programs 5:13
  community colleges 5:12
  four-year colleges 5:13
  General Educational Development (GED) 5:12
  online education 5:13
  on-the-job training 5:12
  trade or vocational schools 5:12

emergency assistance funds (see community investment programs)

emergency savings fund (see budgeting and saving)

Equifax 3:5, 8

estate planning (see investment options)

eviction (see renting)
Experian 3:5, 8

Family Violence Options (FVO) 2:5; Glossary

Federal and State Earned-Income-Tax Credits (EITCs) (see community investment programs)

Federal Student Loans (see education finances)

finance management 2:4-6 (see also budgeting and saving)
needs and wants 2:4, 7, 9
steps to take 2:4

financial abuse throughout Module One; Glossary
defined 1:4-5; Glossary
healthy financial relationships 1:4
steps to take 1:6-7
unhealthy financial relationships 1:5

financial aid (see education finances)

Financial Literacy Programs (see community investment programs)

financial paperwork 4:4-5

financial safety planning (see safety)

financial security 2:7

fixed-rate loan (see mortgages)

four-year colleges (see education opportunities)

Free Application for Federal Student Aid (FAFSA) (see education finances)

General Educational Development (GED) (see education opportunities)

good cause 1:13-14; 4:11; Glossary

health and medical insurance (see insurance)

Health Savings Account (HSA) (see insurance)

home options 4:10-14 (see also transitional housing, renting)

home ownership 4:15-18 (see also mortgages, mortgage application process)
closing costs 4:16
first questions 4:15-16

homeowners or renters insurance (see insurance)

housing (see home options, home ownership)

identity theft 1:16, 18; Glossary

Individual Development Accounts (IDAs) (see community investment programs)

Individual Retirement Accounts (IRAs) (see investment options)

insurance 5:10-11; Glossary
Affordable Care Act (ACA) 5:10
auto insurance 5:10
COBRA 1:10; 5:10; Glossary
health and medical insurance 1:10; 5:10
Health Savings Account (HSA) 5:10
homeowners or renters insurance 5:10
identity theft insurance 1:18
life insurance 5:8, 11

investment options 5:6-9 (see also community investment options)
401(a), 401(k), 403(b), and 457 Plans 5:6
bonds 5:7
estate planning 5:7-8
Individual Retirement Accounts (IRAs) 5:6
mutual funds 5:7
pensions 5:6
retirement 5:4-8
savings bonds 5:7
stock investments 5:7

IOU loan (see unsecured loans)

lease bifurcation (see renting)

lease signing (see renting)
<table>
<thead>
<tr>
<th>Index</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>legal services, finding</td>
<td>1:11-12</td>
</tr>
<tr>
<td>liabilities</td>
<td>1:6, 10; 2:13-14; 4:19; Glossary (see also debt)</td>
</tr>
<tr>
<td>life insurance (see insurance)</td>
<td></td>
</tr>
<tr>
<td>loan options</td>
<td>4:6-9 (see also secured loans, unsecured loans)</td>
</tr>
<tr>
<td>loan repayment options (see education finances)</td>
<td></td>
</tr>
<tr>
<td>mandated reporters</td>
<td>1:15; Glossary</td>
</tr>
<tr>
<td>mediation</td>
<td>2:14; Glossary</td>
</tr>
<tr>
<td>Medicaid</td>
<td>2:6; Glossary</td>
</tr>
<tr>
<td>Micro-Enterprise Development Programs (see community investment programs)</td>
<td></td>
</tr>
<tr>
<td>money and emotions (see budgeting and saving)</td>
<td></td>
</tr>
<tr>
<td>money market accounts (see budgeting and saving)</td>
<td></td>
</tr>
<tr>
<td>mortgage application process</td>
<td>4:19-21</td>
</tr>
<tr>
<td>documentation</td>
<td>4:20-21</td>
</tr>
<tr>
<td>loan approval process</td>
<td>4:20</td>
</tr>
<tr>
<td>pre-qualification process</td>
<td>4:19-20</td>
</tr>
<tr>
<td>tips</td>
<td>4:21</td>
</tr>
<tr>
<td>mortgages</td>
<td>3:4-6; 4:15-21; Glossary (see also mortgage application process)</td>
</tr>
<tr>
<td>adjustable rate mortgage (ARM)</td>
<td>4:17</td>
</tr>
<tr>
<td>balloon payments</td>
<td>4:18; Glossary</td>
</tr>
<tr>
<td>fixed-rate loan</td>
<td>4:16</td>
</tr>
<tr>
<td>home loan comparison chart</td>
<td>4:16</td>
</tr>
<tr>
<td>predatory lending</td>
<td>4:18, 21</td>
</tr>
<tr>
<td>pre-payment penalty</td>
<td>4:17-18; Glossary</td>
</tr>
<tr>
<td>sub-prime loan</td>
<td>4:17</td>
</tr>
<tr>
<td>mutual funds (see investment options)</td>
<td></td>
</tr>
<tr>
<td>National Domestic Violence Hotline</td>
<td>1:2, 6, 9; 2:2; 3:2; 4:2, 14, 21; 5:2; Glossary</td>
</tr>
<tr>
<td>needs (see finance management)</td>
<td></td>
</tr>
<tr>
<td>online banking (see banking options)</td>
<td></td>
</tr>
<tr>
<td>online education (see education opportunities)</td>
<td></td>
</tr>
<tr>
<td>on-the-job training (see education opportunities)</td>
<td></td>
</tr>
<tr>
<td>opt-out choices</td>
<td>1:17</td>
</tr>
<tr>
<td>order of protection</td>
<td>1:7-8, 13, 14; Glossary</td>
</tr>
<tr>
<td>passwords (see banking options)</td>
<td></td>
</tr>
<tr>
<td>paternity</td>
<td>1:12; Glossary</td>
</tr>
<tr>
<td>payday lender (see banking options)</td>
<td></td>
</tr>
<tr>
<td>Pell Grant</td>
<td>5:14 (see education finances)</td>
</tr>
<tr>
<td>pensions (see investment options)</td>
<td></td>
</tr>
<tr>
<td>personal identifying information (see credit report)</td>
<td></td>
</tr>
<tr>
<td>personal loan (see unsecured loans)</td>
<td></td>
</tr>
<tr>
<td>Personal Responsibility and Work Opportunity Reconciliation Act</td>
<td>2:5; Glossary</td>
</tr>
<tr>
<td>power of attorney</td>
<td>1:5; Glossary</td>
</tr>
<tr>
<td>predatory lending (see mortgages)</td>
<td></td>
</tr>
<tr>
<td>pre-payment penalty (see mortgages)</td>
<td></td>
</tr>
<tr>
<td>principal</td>
<td>2:12; Glossary</td>
</tr>
<tr>
<td>privacy</td>
<td>1:15-18; 5:16</td>
</tr>
<tr>
<td>computer safety</td>
<td>1:9, 18</td>
</tr>
<tr>
<td>identity theft</td>
<td>1:16, 18</td>
</tr>
<tr>
<td>privacy challenges</td>
<td>1:15-16</td>
</tr>
<tr>
<td>privacy protection</td>
<td>1:17-18</td>
</tr>
<tr>
<td>pro se divorce (see divorce)</td>
<td></td>
</tr>
<tr>
<td>property</td>
<td>1:4; 2:13; 3:17-18; 4:5, 11-12; 5:8; Glossary</td>
</tr>
</tbody>
</table>
property damage (see renting)

protection from abuse orders (see order of protection)

protective orders (see order of protection)

public assistance 1:5, 13; 2:5; Glossary

renting 4:10-14
  addressing property damage 4:11-12
  before you rent 4:10-11
  eviction 4:13-14
  lease bifurcation 4:11
  lease signing 4:12-13
  Section 8 Federal Housing 4:11
  tenant rights and responsibilities 4:12

restraining orders (see order of protection)

retirement (see investment options)

safety 1:6; Glossary (see also privacy)
  ATM 2:16
  computer 1:9, 18
  financial 1:6-9
  technology 1:9
  workplace 1:9

safety deposit box 1:6; Glossary

saving (see budgeting and saving)

savings bonds (see investment options)

Section 8 Federal Housing (see renting)

secured loans 4:7-9
  benefits/drawbacks of secured loans 4:7
  car loan 3:6; 4:8-9
  debt consolidation loan 4:7
  mortgage loan (see mortgages)

Social Security/Social Security Administration 1:15, 16; 2:6; Glossary

spousal support 1:7; Glossary

stock investments (see investment options)

Story of Survival 1:3; 2:3; 3:3; 4:3; 5:3

student loan (see unsecured loans)

sub-prime loan (see mortgages)

Supplemental Security Income (SSI) 2:6; Glossary

survivor 1:2; Glossary

TANF (see Temporary Assistance to Needy Families)
technology (see safety)

Temporary Assistance to Needy Families 1:13; 2:5;
  Glossary

tenant rights and responsibilities (see renting)

trade or vocational schools (see education opportunities)

transitional housing 1:15; 4:10; Glossary

TransUnion 3:5

tuition reimbursement (see education finances)

unemployment insurance (see community investment programs)
  unsecured loans 4:6-7
  credit card loan 4:6-7
  IOU loan 4:6; Glossary
  personal loan 4:7
  student loan (see education finances)

waive/waiver 1:13; 2:5; Glossary

wants (see finance management)

Women’s Independence Scholarship Program (see education finances)