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## Ohio teaches finance to abused women

By JULIE CARR SMYTH

### COLUMBUS, OHIO

Debra Kaminski may have escaped an abusive spouse, but the economic unknowns of her new life still brought her to tears.

The electricity or the phone, bills unpaid, would suddenly go off. Grocery purchases were sporadic. An auto accident or health condition could throw her and her two young daughters into utter crisis.

"It was financial Russian Roulette and I was a loser," she said.

A new series of state-sponsored workshops seeks to teach victims and survivors of domestic abuse how to better cope financially.

The Financial Freedom NOW series will be offered beginning next month in Columbus, Cleveland, Marion, St. Clairsville, and Toledo. It is an initiative of Ohio Treasurer Richard Cordray with help from the Ohio Domestic Violence Network and Verizon Wireless, which is providing a \$12,600 grant for course materials.

Cordray said more abused women say they need financial guidance more than any other service, including vocational training and child care combined.

"We see this as an opportunity to give people the strength and opportunity to control their lives and free themselves from these abusive relationships," Cordray said.

The workshops -- taught by experts in credit, banking, and legal aid -- will touch on assessing personal monetary situations, identifying financial hurdles, organizing financial records, obtaining housing and legal help, and tapping into local resources.

Nancy Neylon, executive director of the domestic violence network, said abusive husbands often trap women financially, forbidding them from getting jobs, taking their paychecks and controlling their spending. Sometimes their cars are sold or their credit ratings sullied by delinquent utility accounts opened in their names.

"Financial abuse is a key aspect of that control," she said.

Kaminski said after she drove away from her home with her daughters, she found herself clueless about how to access public programs, balance a budget, and keep healthy spending habits.

"I hadn't had five minutes of financial education anywhere in my life," she said.

Kaminski eventually reached financial stability and now owns her own human resources consulting company in southern Ohio.

Financial Freedom NOW is an outgrowth of the treasury's Women and Money program, launched by former Treasurer Joe

Deters to provide financial education to women across age groups and financial circumstances. Cordray said the office increasingly is trying to tailor the program to address the specific needs of certain groups, including senior citizens and now abused women.

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