1. What is REAP?
REAP (Realizing your Economic Action Plan) is a nationally recognized financial empowerment curriculum. Sessions are designed to support survivors of intimate partner violence rebuild financially as a result of an abusive relationship.

2. What topics are covered by REAP?
REAP sessions last two hours each and are delivered over four sessions.

**Session One - Money and Power:**
Participants learn about how the economic system in the United States operates. They also learn about privilege and oppression and how these can impact their ability to achieve their financial goals. Participants spend time thinking about the value of money and sorting through their feelings about money in the hopes of eliminating that barrier.

**Session Two - The Cost-of-Living Plan:**
Another name for the dreaded “budget,” this session encourages participants to think about their financial goals and how creating a spending plan can help them achieve those goals. Participants learn to make their own budget and plan for their expenses, both present and future. Session Two frames the entire group and is highly important for participants to attend to be successful in REAP.

**Session Three - Understanding Credit:**
Participants learn about the credit system in the United States, including what a credit score is and how they can improve theirs. Participants will learn how to repair an existing credit file or build up their credit file.

**Session Four - Understanding Banking and Investing:**
Participants will learn how to choose a financial institution that fits their needs and make investments for their long-term financial freedom. Predatory lending, one of the most important topics in all of REAP, is covered in this session. Participants will learn to spot predatory lenders and identify alternatives to utilizing predatory lending services.
3. Can my clients/participants attend a REAP group?
Any individual who identifies as a woman is welcome to attend REAP sessions. Individuals are not required to be survivors of intimate partner violence. If your client wants to improve their financial situation, REAP is a good fit for them.

4. How is REAP different from the Allstate Moving Ahead curriculum?
The Moving Ahead curriculum is an excellent resource for both providers and survivors to learn the basics of economic empowerment. The curriculum covers many topics covered by the REAP curriculum. While the Moving Ahead curriculum has online learning modules for individuals, the primary difference is that REAP is designed to be delivered in a group setting where an advocate facilitates learning through activities and group discussion.

5. I’m an advocate, and I’ve never done any economic advocacy before. Where should I start?
The best way to assist survivors in achieving their own financial stability and independence is for you, as their advocate, to do the same. Start by keeping your own monthly spending plan (budget) and pulling your own credit report so you can better understand your financial situation. When you understand your financial situation, you can better assist someone else in understanding theirs. The Moving Ahead curriculum (https:/ /allstate-foundation.everfi-next.net/welcome/financialeducation ) is also a great starting point.

6. I received an economic advocacy training from someone at ROW and have questions about a specific case. Can you help me?
The ROW program offers training and technical assistance to advocates. If you require technical assistance surrounding a particular survivor or situation, please put your question in the question and suggestion box on our website. Someone from ROW will reach out to you as soon as possible. If you are interested in receiving training for your agency or program, please reach out to Janée Johnson, Director of ROW, at janee.johnson@familyforwardmo.org.