



Spring Newsletter 2021

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A LETTER FROM NCEDSV'S EXECUTIVE DIRECTOR

Greetings all!

With April already here we are celebrating another Sexual Assault Awareness Month (SAAM). This year we will be celebrating a critical partner in the work to end sexual violence; we will be working hard to pass the first statewide funding for sexual violence services; and, we will be reaching out on social media to connect, inspire and celebrate.

Debbi Robison will receive this year's Visionary Voice Award. We will celebrate during an event on April 1st that will include remarks from Assemblywoman Cecelia González a former CARE Advocate with the Jean Nidetch Care Center, University of Nevada, Las Vegas. In a letter nominating Debbi, one advocate wrote: *she usually worked most shifts* (daytime and night) providing SANE exams as well as support to all victims. I remember how she consistently went slow with our patients, showed them that their trauma was not their fault, and told them their voices mattered. I remember one night in particular we had a client from Burning Man, this woman was very out of it. The hospital staff wanted us to hurry up, even though she wasn't able to consent. Debbi stepped up and said that she wasn't comfortable and pushed back. I remember another time she did a rape kit out of WCSO Parr Jail, she did her best to make sure the survivor was supported and felt comfortable. We are so happy that we can honor Debbi in this way and celebrate her amazing work.

On the legislative front, <u>SB 177</u> increases the surcharge on every marriage license sold in the state to provide much needed resources for domestic violence programs in the state but also to establish statewide funding for sexual violence services. We are asking that 75% of the total revenue fund domestic violence services and 25% of the revenue fund sexual violence services – this will maintain and provide a critical increase in funding for domestic violence programs and yet provide enough funding for base services for sexual violence programs.

This year's SAAM theme is, *We Can Build Safe Online Spaces*, which is so appropriate as we continue to navigate the COVID pandemic. Join us in getting involved on Instagram through the #30DaysofSAAMChallenge. Daily prompts encourage creative ways for you to raise awareness, educate, and connect with others — plus you have a chance to win prizes every day you participate.

As we celebrate Sexual Assault Awareness Month let us all take time out to celebrate ourselves, the amazing year we survived and the even more amazing year to come!

Be Well.

Sue

AWARENESS SEXUAL ASSAULT

ARTICLE BY AMBER BATCHELOR

An **EPIDEMIC** is a disease affecting a large number of people in a population or community or within a region. A **PANDEMIC** is an *epidemic* that's spread over multiple countries, regions or continents. An easy way to remember the difference is to remember the "P" in pandemic. "P" is also for passport; a hint that a pandemic has a passport - it's an epidemic that travels!

For Covid 19, isolation, hand-washing, masks and enhanced vaccination plans are all working to some degree. And unless the loss of someone was close to you, you may be able to briefly (miraculously and blissfully) forget how Covid-19 has impacted our lives as we lived them.

Looked at from that simplified perspective it's hard not to wonder why the *epidemic* of sexual violence isn't considered a *pandemic*? Rape crisis centers and Department of Justice statistics indicate that it exists in all communities. The World Health Organization and Amnesty International routinely introduce sexual violence as a primary source of suffering and even death for many (statistically primarily) women and children in various countries. Awareness is the first defense against the Covid pandemic. Awareness is also our first protection in the spread of sexual violence.

April is Sexual Assault Awareness Month (SAAM); a time when organizations such as NCEDSV and local sexual and/or domestic violence service organizations take the opportunity to promote education about the epidemic (or pandemic) of sexual violence in our community. Programs engage in this all year long. The difference is that April, Sexual Assault Awareness Month, is a time when those individual or personal efforts join together across the country to elevate the united voices and hard work of survivors and service providers.

SAAM has it's roots in 1975 in the efforts of a group of women protestors in England gathered for the first official Take Back the Night (TBN) march to protest the sexual violence they frequently experienced. In 1978, San Francisco and New York City held the first TBN events in the United States. Since then, these awareness activities have expanded to include sexual violence against men and to engaging men as active participants in ending sexual violence.

In the 1980s the National Coalition Against Sexual Assault (NCASA) urged each state to conduct awareness activities during a sexual assault awareness week. In the 1990s the week became a month: April. In April 2001 the Pennsylvania Coalition Against Rape along with the National Sexual Violence Resource Center observed the first nationally marked sexual assault awareness month. In 2009 president Barack Obama was the first president to officially declare April National Sexual Assault Awareness Month.

This April, in some small way, acknowledge the spirit and struggles of victims and survivors of sexual violence. Recognize and become a member of NCEDSV to align yourself with our efforts to prevent and end sexual violence. Wherever possible participate in the hard work of your community programs who are working tirelessly to ensure that when anyone experiences an act of sexual violence they have somewhere to turn for help.

Sexual Assault Awareness Month

https://www.ncedsv.org/event/april-sexual-assault-awareness-month/

April 2021

Visit our webpage to find events throughout the state and resources.

CHILD ABUSE PREVENTION MONTH



https://www.childwelfare.gov/topics/preventing/preventionmonth/

April 2021

April is National Child Abuse Prevention Month. The most important thing we can do to help children thrive is to support families before they reach a crisis.

MENTAL HEALTH AWARENESS MONTH

https://www.nami.org/Get-Involved/Awareness-Events/Awareness-Resources

May 2021

Aa large percentage of individuals who seek mental health services also have experiences of past or ongoing domestic violence, preparedness to respond to domestic violence is a critical part of a comprehensive mental health system. Preparedness to respond to domestic violence in the context of behavioral health settings



should be a baseline standard for the field. This document details components of such an approach: http://www.nationalcenterdvtraumamh.org/wp-content/uploads/2019/02/NCDVTMH Recs on Incorporating DV Responsiveness into M

H Reform Nov5 final to Maryam Jan4 Jan7 Jan10.pdf

LEADERSHIP VOICES INTERVIEW WITH DEBBI ROBISON

Washoe County Child Advocacy Center, Sexual Assault Nurse Examiner Q: What is your title and responsibilities?

I am a Sexual Assault Nurse Examiner and the Medical Coordinator for the forensic medical team at the Washoe County Child Advocacy Center. I do medical and forensic examination of sexual assault patients of all ages. I am responsible for training and scheduling 24-hour coverage of the medical team and continued evidence based practice. I am responsible for keeping exam rooms stocked and ready for exams. I am a part of the coordinated response with



law enforcement, hospitals, forensic labs, social services, and any other agency needing information or assistance. I also am available for meetings and trainings as needed for advocacy, hospitals and any other agency requesting information and education.

Q: Please highlight the program and the services that you are involved in?

The Washoe County Child Advocacy Center works as a multidisciplinary model response to child sexual and physical assault. It functions in a dual capacity, primarily for children but also offering medical forensic exams to the adult victim of sexual assault. I work as a member of the medical team to meet that criteria. The WCCAC offers forensic interviews with the child, social services for protective evaluation, advocates to assist the child and the family with referrals, resources and services, therapists for follow up mental health care and the medical team provides for medical and forensic needs. I provide those medical services in the acute stage, and sometimes non-acute exams. I work to reassure patients of all ages that their bodies are normal and healthy.

Q: Where do you see the Sexual Assault Awareness movement going in the future years? Any future goals for this movement?

I see the awareness movement educating people that they do not have to accept unwanted contact. It's not just about unwanted sexual activity. It has been acceptable for those in positions of power to make unwanted advances and there have been no challenges or repercussions. It is now starting to be understood that personal boundaries are real and should be respected. A position of power should not automatically mean another person should have less power when it comes to personal space. Sexual assault is rarely the boogyman in the bushes. A very large number of victims know their assailants. 90% of the time children are touched inappropriately by a person they know. Teens don't have the ability to set limits for themselves and end up being taken advantage of, not necessarily by strangers, but by their own peers. Porn easily accessed on the internet gives the wrong information about sex to those who watch it. There are so many facets to this really complicated issue, but the real bottom line is we all have personal space and it should be respected. We also need to be able to communicate in a safe way what our personal space is and when it is ok to enter that space. I guess that would be my pie in the sky goal for this movement. Teach us how to communicate in a positive way that personal boundaries are to be respected, and without negative ramifications.

Q: What are some challenges you face working within the program?

I feel like my biggest challenges within the program are working with the medical community. We are doing a great job of taking care of the patients when we get them to our facility. They are respected and offered control. They have an advocate that provides resources and support. Many areas have forensic examinations done in hospitals. We do not do that in Washoe County, and would love to partner with the local hospitals to provide a quicker response to get the patient to us in the absence of medical needs. Hospitals are busy and do not have the time to offer the physical and mental support these patients need. There may be things that occur in the hospitals that may impact evidence collection, so a timely transfer is important. We would love to see hospitals in rural areas be more proactive about offering these services to victims of sexual assault. Many times, people cannot or will not drive to Reno for an exam, and important support, services and evidence is lost. I am sure many times a case may not be able to progress to a level of punishment for the perpetrator if the patient cannot or will not get to Washoe County. If it is a personal choice, we have to respect that. But it would be great to have some better medical support in the frontier counties.

Q: How can the community be involved?

Education is key. Many of our patients go to the hospital because they are not aware that the program is not at the hospitals. Reality for sexual assault is if you have not been impacted, why would you know where to go and what to do? In frontier counties advocating for and demanding services could possibly bring change some of the medical entities. It happened in Carson City. The hospital decided not to do exams anymore, and the community clamor made those who could rethink the process and make one work. It doesn't have to be the hospital itself; it just needs some good hearts and a few medical folks and it can happen. Information in schools about who to call or what to do if there are questions about unwanted contact. Sexual Assault Support Services and Crisis Support

Services of Nevada are easily accessed, and the person gets any information needed for their situation given by trained staff in crisis intervention. It is the safest way I can think of for a person who is in crisis to get the information they need to be able to process and move forward, whatever that looks like for them.

Q: Anything else you'd like to add?

Sexual assault is multi-faceted and looks different for every person that experiences it. How they deal is not for us to decide, it is for us to support and help. Sometimes it does not meet the level of an actual examination, so I may not be involved. Sometimes it doesn't meet the level of legal intervention. We are trying to help in our own small ways, I would love to get more nurses interested in this field, it can be so rewarding.

EDUCATION AND TRAININGUPCOMING TRAININGS:

Save the Dates: September 21 - 23, 2021

2020 was the year that turned the world upside down. It taught us how to live, love and care for others in new, and often more challenging ways. While we can find relief in the new year and what it has brought us, this year's conference reflects on what we learned in the last year, including new ways to advocate for survivors, lessons we learned while serving our communities, bringing compassion to the crisis and learning the power of resiliency.

2021 ANNUAL CONFERENCE

Collivating Resiliency and Collins of the Unexpected the Unexpected Collins of the Unexpected Coll

Visit our training and events <u>calendar here</u>.

INTIMATE PARTNER VIOLENCE AND OPPRESSION

ARTICLE BY LINDSAY YATES

In order to promote anti-racist and anti-oppressive practices in our state, NCEDSV has been having quarterly staff and board in-service trainings to address the intersection between intimate partner violence and oppression. In January 2021, NCESDV learned from Tu Casa Latina about barriers and risk factors of immigrant victims, and what relief is available to assist undocumented survivors.

Tu Casa Latina, located in Reno, NV is dedicated to assisting immigrant survivors of crimes, and strive to make the immigration process easier. If you are interested in training, or need assistance helping an undocumented and/or immigrant survivor, they can be contacted at (775) 432-9929, or info@tucasalatina.org.

In order to work towards not only inclusivity, but true equity and the end of violence, diversity must be a starting point, rather than an end goal in our work. When discussing "diversity" practices, so often we come from a point of cultural competency, without

looking much further. While cultural competency, or the idea that we can become competent in other cultures, is important, we need to remember that in the end, it is impossible to know everything about one culture, let alone all cultures. That is where cultural humility comes in. Cultural humility is the process of self-exploration and critique, combined with a willingness to learn from others and engage in research to expand your own knowledge of other cultures and identities. While this is similar to the idea of competency, the difference is an understanding that there are things we do not, will not and may never know. Cultural humility promotes listening to understand, asking questions, critical self-reflection and a commitment to lifelong learning from one another. In order to serve our clients in the best ways possible, a combination of cultural competency and cultural humility should be explored.

Victim-survivors who are immigrants face specific barriers related to their immigration status, especially if they are undocumented. Abusive partners may threaten to call Immigration and Customs Enforcement (ICE) to have a victim-survivor deported, and victim-survivors may fear getting involved with assistant programs or law enforcement due to that same fear. While there are barriers that all victims face, such as the threat to family members, children or pets, immigrant victim-survivors can face additional threats when they are undocumented, or if their family lives in a different country. Additionally, if a victim-survivor's livelihood depends on the abusive partner, and they are unable to work or make money on their own, the victim-survivor may not be able to leave.

In addition to fear of abusive partners, there are systemic risk factors and barriers that undocumented victim-survivors face. Prop 287G, also called "Secure Communities" is a collaboration between community law enforcement and the Department of Homeland Security that allows law enforcement officials to ask about the legal status of individuals, and take undocumented folks into custody. This has repeatedly lead to racial profiling, and more people of color being pulled over by law enforcement, who can detain or deport them if the individual does not have proof of citizenship. In Nevada, Lye and Lyon counties still have this agreement. This proposition is "opt-in" based on county.

In order to protect undocumented and immigrant victim-survivors, several types of government relief are available, including T-Visas, U-Visas, VAWA protection and more. Depending on the type of violent crime that the victim-survivor has experienced, they could be eligible for one or more of these types of protections. T-Visas are primarily for victims of sex or labor trafficking, U-Visas are primarily for victims of domestic or sexual violence and other series crimes, and VAWA protects victims of domestic violence married to permanent residents and citizens. There are additional types of relief available to human trafficking victims, child victims, and asylum seekers as well.

In order to access any of these relief options, a victim-survivor must report to law enforcement. While reporting has its benefits, always remember to keep the victim-survivor's best interests at heart, and remember that this could be terrifying for them.

Undocumented victim-survivors may fear arrest and deportation upon reporting to law enforcement, and if they would rather not report because of that, do not pressure them.

If, however, a victim-survivor would like to move forward with reporting, make sure that they are as detailed as possible. Any information such as children, suspected weapons, or medical conditions that are considered a threat to the survivor's life can make or break the victim-survivor's U-Visa application. When applying for a temporary protection order, have the victim-survivor apply for an extension immediately, which will help shorten the process later on. Reporting may also allow the victim-survivor to receive 918B, which can provide protection from deportation.

Undocumented survivors, with assistance from an advocate, can also work to improve their own safety. Help victim-survivors to know their rights, forms of relief, and understand defenses to removal, eligibility or protections, and local law enforcement practices, and discuss risks and protections in filing the victim-survivor's case. Having relationships with immigration attorneys can assist clients, as well as the organization as a whole. Additionally, completing your own research and building relationships with organizations such as Tu Casa Latina can be of immense assistance when working with undocumented victim-survivors. The Immigration Legal Resource Center has pocket-sized "Know Your Rights" cards available with English on one side, and another language on the other that can be distributed to undocumented victim-survivors. They can be downloaded and printed directly from their website, or shipped for free to non-profit organizations.

Agencies can also assist victim-survivors by providing bilingual resources and services, ensuring that services are inclusive, welcoming, destigmatizing and non-re-traumatizing, and understanding of the cultural stigmatization of seeking help for domestic violence. In many cultures, it is looked down upon to separate from or divorce an abusive partner. Others may look at it as "destroying" the family, especially when survivors are married, or have children.

One way that advocates can help victim-survivors to heal, as well as recount as many details as possible, is through storytelling. Through this process, advocates support victim-survivors to tell their story in writing, by providing support, being a witness, and listening without judgement.

While the victim-survivor is recounting or writing their story, allow it to be uninterrupted and unedited. It is important that the victim-survivor feels empowered and supported to tell their story in its entirety. After the whole story has been written down, edit it with the victim-survivor, and have them read back their final story. For all survivors, this can help to heal trauma, create a safe space, build trust through communication and look for triggers. For undocumented survivors, it can also create a sense of justice and raise questions as to what they are going through as undocumented survivors of violence.

When assisting undocumented and immigrant victim-survivors, it is important to remember their unique experiences and difficulties throughout the process. Keep cultural competency and humility in mind, be open to experiences you may have never heard of, and always keep learning.

For further assistance, training, or technical assistance serving undocumented victim survivors, reach out to NCEDSV or Tu Casa Latina.

EVENTS

Visionary Voice Award Celebration

April 1, 2021 - RSVP Here

NCEDSV and NSVRC present the 2021 Visionary Voice Award honoring Debbi Robison. This event will kick-off Sexual Assault Awareness Month (SAAM). The award recognizes individuals who have shown efforts to help put an end to sexual violence around the country. NCEDSV and NSVRC both aim to promote awareness by connecting the public with information they need to educate their communities.



DAY OF ACTION

SAAM Day of Action | National Sexual Violence Resource Center (NSVRC)

April 6, 2021

NSVRC is asking everyone to wear teal, the color of sexual assault awareness and prevention, on the SAAM Day of Action. Wearing teal as a ribbon, shirt or accessory will serve as a conversation starter for important issues about consent, respect and supporting survivors. Share a selfie using the hashtags #SAAM, #SafeOnline

INTERNATIONAL ANTI-STREET HARASSMENT WEEK

Join our 11th Annual Anti-Street Harassment Week | Stop Street Harassment

April 11-17

This year is the 11th anniversary of International Anti-Street Harassment Week.

NATIONAL CRIME VICTIMS WEEK

https://ovc.ojp.gov/ncvrw2021/overview

April 18-24, 2021

Raising awareness of victims' rights and services, highlighting programs, celebrating progress achieved, and honoring victims and the professionals who serve them



DAY OF SILENCE

Day of Silence | GLSEN

April 23, 2021

The Day of Silence is a student-led event where people take a vow of silence to demonstrate the silencing effects and erasure faced by LGBTQ people in schools across the country.

DENIM DAY

www.denimdav.org

April 28, 2021

Wear jeans with a purpose, support survivors, and educate yourself and others about all forms of sexual violence.

For more events, check out our calendar: https://www.ncedsv.org/events/

THANK YOU TO OUR SPONSORS



Interested in becoming a corporate sponsor, contact Amanda Bullard, Administrative Director at accounting@ncedsv.org

NCEDSV PUBLIC POLICY

Federal Policy

There has been a lot of exciting policy happening at the federal level within the past few weeks. First, both congress and the Senate passed a third COVID relief package – The American Rescue Plan. This package includes flexible resources to support survivors of domestic and sexual violence. Below are the key highlights of the **American Rescue Plan**:

- \$180 million in supplemental Family Violence Prevention and Services Act (FVPSA) funds
- \$18 million for tribes
- \$49.5 million for a new Culturally Specific Program to address the needs of domestic violence and sexual assault survivors
- \$198 million for grants to assist rape crisis centers
- \$2 million for the National Domestic Violence Hotline \$1 million of which is to be allocated to the Strong Hearts Native Helpline
- \$1 billion Pandemic Emergency Assistance
- Improved access to SNAP, increased maximum benefit
- Direct impact payments \$1,400 for qualified individuals
- Unemployment insurance extension and taxation
- Significant expansion of Earned Income Tax Credit (EITC) and Child Tax Credit (CTC)

State and Local Fiscal Aid

You can read more about the American Rescue Plan here.

2021 VAWA Reauthorization Introduces - H.R. 1620

The Bipartisan Violence against Women Reauthorization Act of 2021 was introduced in the House earlier in March. The bill builds off of H.R. 1585 from the reauthorization act of 2019 that was unsuccessful in passage. H.R 1585 included enhancements and expansions of victim services, increased funding for prevention programs, ends impunity for non-native perpetrators, end the boyfriend loophole, ensures non-discrimination compliance, provides for increased economic justice responses and improves the health care system's response to violence. The new H.R. 1620 includes all of the improvements from H.R 1585 and adds a few new protections into the bill. The new protections include:

- Expanding purpose areas in STOP
- Increasing Legal Assistance for victims (LAV) authorization to \$75 million
- Increasing fund for Culturally Specific Services Program (CSSP)
- Dedicated Leadership at OVW for Culturally Specific Communities
- Improving Criminal Justice Responses
- Housing Protection more streamlines emergency transfer process
- Increasing Rape Prevention Education Program authorization from \$50 million to \$110 million and creating a 15% set aside for SA coalitions

The house Voted the 2021 VAWA reauthorization out of Congress on March 17th, 2021. VAWA re-authorization will now head to the Senate. You can find a section-by-section analysis of the bill <u>here</u>.

Bill to Fix Deposits into the Victims of Crime Fund for Life Saving Purposes

Also happening in the House is the introduction of the H.R. 1652 which is the VOCA Fix to Sustain the Crime Victims Fund Act of 2021. This bipartisan bill aims at fixing the criminal fees and fines that are deposited into the Crime Victims Fund (CVF) that fund VOCA. Traditionally the CVF is funded from fines in federal prosecutions. Unfortunately, this funding source has been dwindling due to a change in federal prosecuting practices. The fix proposed would divert feed and fines from deferred prosecutions and non-prosecution agreements into the CVF to sustain the fund and thus funding VOCA. Victim services are in jeopardy unless this vital piece of legislation is passed. The House voted the VOCA Fix out of Congress on March 17th and the bill is now on its wat to the Senate.

Nevada's own Senator Catherine Cortez-Masto has signed on as a co-sponsor of this important bill!

You can find more information on the VOCA Fix here.

State Policy

After a bit of a slow start to the 2021 Nevada Legislative Session, session is now in full force and the NCEDSV policy team is working hard at keeping up with bills and committee hearings. Senate Bill 177, the Marriage License fee increase being carried by Senator Julia

Ratti was finally introduced on March 16^{th} , 2021. This bill aims at increasing the current domestic violence fee on every marriage license sold from \$25 to \$50 and the creating a 75%/25% split for domestic violence and sexual violence programs throughout the state, giving sexual assault programs their first ever chance at state wide funding. NCEDSV, along with program members and advocates throughout the state worked with Senator Ratti over the interim to bring this bill forward. The bill was heard on March 16^{th} in the Senate Judiciary Committee. We are hoping the bill will be passed out of committee soon and will then be voted out of the Senate to head to the Assembly. Keep an eye out for action alerts from NCEDSV as we may need some grass roots support to help pass this important legislation.

Other bills of importance that NCEDSV is working on and supporting:

- <u>AB 42</u> brought forward by the City of Henderson expands the jurisdiction of municipal courts to be able to conduct jury trials for domestic violence cases in response to the Ander v. State Supreme Court ruling.
- <u>AB214</u> being carried by Assemblywoman Venicia Considine removed gendered language from the current statute of sexual violence.
- AB 138 being carried by Assemblywoman Martinez gets rid of the provisions that if you were every convicted of drug felony that you must first prove that you participated in a treatment programs before becoming eligible for SNAP or TANF benefits.
- <u>SB198</u> being carried by Senator Lange prohibits teaching hospitals from performing pelvic exams on unconscious women without getting their informed consent prior.

ADVOCATES CORNER

LIFE Micro-Loans and Jan Evans Direct Assistance Fund Economic Justice Tools to Help Survivors

ARTICLE BY LISA LYNN CHAPMAN, JD

At the Coalition, we work hard to develop programs, trainings, and materials that help advocates do their jobs and provide better assistance to victim-survivors in Nevada. To that end, the Coalitions developed two specific economic justice programs designed to help build self-sufficiency.

Before applying for any assistance, with the Coalition or with a different organization, it is good to have a simple budget developed. The NCEDSV Budget form is an excellent form to help survivors create a snapshot of their financial situation. Knowing their financial situation is essential. Eligibility for most public assistance programs is based on a percentage over the federal poverty level. It is important to know a client's income to be able to direct them to appropriate programs. Also, they will have to have their budget to apply, so doing this in advance will save time and money.

The Jan Evans Direct Assistance Fund (JEDAF) was launched in 2005 by the Coalition (then Nevada Network Against Domestic Violence) to provide direct assistance to victim-

survivors of domestic violence. The emergency fund was created to honor the late Jan Evans, a Nevada politician, who was essential in developing the Marriage License grant and other important legislation to protect victims of domestic violence. The JEDAF offers grants of up to \$500 to domestic and sexual violence survivors working with an NCEDSV member program advocate.

Funds can be used for a wide variety of reasons, including tickets for relocation, boarding animals, car repair, school clothes, past utility bills, etc. The JEDAF funds are a grant, and there is no obligation to repay. The JEDAF is a fund of last resort, so the advocate applying for the victim must show the efforts taken to secure the funds elsewhere, including the LIFE Microloan. Advocates need to explain in the application why someone is applying to the Jan Evans and not to the LIFE Microloan. You can state on the JEDAF application why the client isn't a good candidate for a microloan. Serena Evans, Policy Specialist, is the project coordinator for the JEDAF. Please reach out to <u>Serena</u> if you have any questions.

The LIFE Microloan is an interest-free loan up to \$500. The funds can be used for a variety any reasons. So think about situations like tires/car repair, deposits, paying off accounts in collections, paying off high-interest credit cards or payday loans, school tuition, getting personal property from a pawnshop, furnishing a new apartment, or starting a business. LIFE Microloans are loans and do need to be paid back. The loan term is for a year at no more than \$42 a month. NCEDSV is also a credit-reporting agency. So, the Coalition will be reporting to the credit bureaus the repayment. So, this is also an excellent opportunity to build credit. NCEDSV asks that repayment is set up through automatic-payment through your checking account.

Another great thing about the LIFE Microloans is that they are available to advocates as well. We understand that many advocates are working paycheck to paycheck, and emergencies happen. The LIFE microloan is an interest-free alternative to costly payday loans. Or maybe you are interested in improving your credit score or paying down debt (or BOTH!)? The LIFE microloan is an excellent way for you to do so.

Avery Contreras, Administrative Specialist, is the administrative contact for the LIFE Microloans. You can <u>email</u> her for more information about the application process.

Finally, your financial health is important to us as well. NCEDSV has created a Financial Self-Care presentation to talk to advocates about securing their own financial futures. If you are interested in scheduling a presentation, please <a href="mailto:e

ORGANIZATIONAL UPDATE

NEW BOARD MEMBERS

NCEDSV welcomes Paolo Gutierrez-Castaneda and Loralee Rae to the Board.