Financial Literacy: Learning to Manage Money

Do your financial concerns fill you with dread? Do you wish you could manage your money better?

Many of our members have expressed fear and misunderstanding about money. They want to develop better money management skills but they don’t know where to start, and they can’t afford a professional financial planner.

The Cambridge Women’s Center has a Financial Literacy Program that helps women learn about money and develop better financial habits.

We currently offer two different types of free, one-on-one advice: Financial Coaching and Financial Planning. Both of these programs are completely confidential and nonjudgmental. They provide two different paths to help women dispel fear and develop self-motivation.

Jennifer is a Master Money Coach, and one of the financial coaches in our

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Celebrating 10 Years of Survivor Theatre

Using expressive arts as a tool of healing, creativity, and social justice activism, the Survivor Theatre Project is a unique performance group that empowers sexual trauma survivors to break silence and create healing.

A multi-racial, multi-ethnic, intergenerational, and multi-gender community of artist survivors, STP creates and performs theatre works that are at once sad and funny, provocative and healing. Their performances create a space for public dialogue between the cast and the audience, to talk about the prevalence and consequences of sexual violence, and what we can do to stop it.

Based at the Cambridge Women’s Center and in Western Massachusetts, STP recently celebrated its 10th anniversary. Melissa Redwin, who founded STP in 2008, has been reflecting on its birth and development over their first 10 years.

“When I look back on the origin story of STP, the largest impact on me personally was the manifestation of this survivor community. I needed you all more than I knew,” Melissa told fellow performers and supporters at a 10th anniversary party in October.

“To feel less alone, to feel known, to heal, to learn from, to strengthen my voice, to thrive and feel more alive, and to become the change-maker I wanted to be, the change-maker I didn’t quite know I could be, until I found you,” she said. “Such thoughtful and gifted individuals, ready to create, innovate, reflect, and most of all, create art that will affect the community, get people to talk, and listen, and act to end sexual violence.”

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Cambridge Women’s Center
46 Pleasant Street
Cambridge, MA 02139

Helpline: (617) 354-8807
Business line: (617) 354-6394

General (non-emergency) email:
info@cambridgewomenscenter.org

Hours:
Monday-Friday: 10am-8pm
Saturday: 10am-3pm
Closed on Sundays and most major holidays

What’s up at the Women’s Center?
Check out our monthly calendar on our website:
cambridgewomenscenter.org

The Cambridge Women’s Center relies on the generous support of our community. The Women’s Center is a tax-exempt, 501(c)3 non-profit organization (Women’s Educational Center Inc., Federal ID #23-7131753). Donations are tax-deductible as allowed by law.

CONNECT WITH THE WOMEN’S CENTER ON Social Media:
FACEBOOK.COM/CAMBRIDGEWOMENSCENTER
INSTAGRAM.COM/CAMBRIDGEWOMENSCENTER
TWITTER.COM/WOMENSCENTER71

Survivor Theatre Project Turns 10 (continued from page 1)

STP is open to all women who are survivors of sexual violence or abuse. To join the group, survivors fill out an enrollment form to share their background, needs, and scheduling availability. Usually up to 10 women are involved in each performance or workshop. Their touring company has performed for a wide variety of audiences, from the general public to women residing in correctional facilities and group homes, and from college students to healthcare professionals.

The group also offers monthly “Healing Through Creative Arts” workshops at the Cambridge Women’s Center, organized by STP member Martha Rogers. Different facilitators take turns running the workshops that utilize diverse media such as poetry, song writing, collages, drumming, an innovative meditation and writing session, and other therapeutic programming. Some of these facilitators began as participants and were empowered to become leaders.

“Each workshop offers its own healing quality through shared moments of fresh beauty, honesty, vulnerability, generosity and support,” Martha said. “Holding these workshops at the Women’s Center gives the series a warm welcoming venue with the support of volunteers and also the benefit of the Women’s Center’s extensive publicity network. It is a fruitful collaboration for all of us!”

STP practices a Collective Leadership Model, with a Leadership Team made up of participants, facilitators, educators, artists, and activists “who are deeply committed to our mission of ending sexual violence through performance and community dialogue,” said Leila Zainab, who currently serves as Company Manager and Development Coordinator.

“To STP, Collective Leadership means that everyone’s voice is heard, and everyone’s experience matters. In a world where leadership is often synonymous with corruption and hierarchy, Survivor Theatre Project leads with equity and a hive-mind approach…. We cultivate strategies for community building, strengthening our connections, and creating new avenues for solidarity across movements.”

In September, Noemi Saafyr Paz became the new Director of STP, after being a member of the group for about five years. Noemi is an Indo-Carribean, queer, expressive healing artist and organizer. She performs poetry, rapping, singing, dance and theatre, and she has done youth work and social activism.

Noemi said she loves watching the performers - “they create magic” - but her favorite part of STP performances are the talkbacks with the audience after each show.

“The root of why we do it, it’s the reaction, it’s the expressive healing, and the actual space for a person to say, ‘I’m a survivor but I’m thriving,’” she said. “This is radical healing on a personal level and for communities of survivors.”

For Melissa, the ultimate goals are “to break down power dynamics and hierarchy. ... And most importantly, to be believed. BELIEVE ME, and BELIEVE IN ME.”

For more information, please visit www.survivortheatreproject.com.
Meet Our Newest Board Member: Jeanne Kadouno, M.P.H.

I was interested in joining the Women’s Center Board of Trustees because my beliefs and views align with its mission. I moved to the United States 10 years ago. I grew up in a patriarchal society where I saw many of my cousins, aunts and grandmothers not being able to read and write as they had never set foot in a classroom. I grew up in poverty, with domestic violence, and thinking that there is nothing that can be done to change our cycle. I have had the opportunity to be different from many women of my family, but I am reminded daily of the struggle and suffering that women go through every day. On the Board, I hope to provide the Center with my skills and knowledge to continue to help empower women in the community, and to learn from the members and women around me about how to manage the hurdle of life as a woman and be empowered myself.

Our Wish List

You can help us by donating new and gently used items that we need. A few examples:

Kitchen Supplies:
- Unopened packages of sugar, honey, olive oil, vinegar
- Ground coffee
- Plastic food containers

Office Supplies and Computer Labs:
- Pens, glue, Post-it notes, Scotch tape, duct tape, twine
- Printer & copier paper (8 1/2 x 11”)
- USB flash drives
- Computers, in good condition

Household Supplies:
- Disinfecting wipes
- Rubber gloves, sponges, hand towels, dish towels
- Toilet paper, napkins
- Unscented liquid dish soap

Miscellaneous:
- Gift cards for supermarkets, drugstores, hardware stores, Staples, Target, etc.
- MBTA “Charlie Cards” with any amount of value on them

You can see our complete Wish List at our website, cambridgewomenscenter.org. For more information, please email linda@cambridgewomenscenter.org.

THANK YOU! to the following foundations and businesses that provided support for our programs and services in 2018:

- Agnes M. Lindsay Trust
- Alice Willard Dorr Foundation
- Amelia Peabody Charitable Fund
- Anna B. Stearns Foundation
- Anonymous Family Foundation
- Bank of America Charitable Foundation
- Bay State Federal Savings Charitable Foundation
- Bushrod H. Campbell and Adah F. Hall Charity Fund
- Cambridge/Agassiz/Harvard Community, Culture and Recreation Fund
- Cambridge Arts Council
- Cambridge Community Foundation
- Cambridge Savings Bank Charitable Foundation
- Cambridge Trust
- Corning Incorporated Foundation
- Cummings Foundation $100K for 100 Grant
- East Boston Savings Bank Charitable Foundation
- East Cambridge Savings Charitable Foundation
- Eastern Bank Charitable Foundation
- Flushing & Batavia Foundation
- Foley Hoag Foundation
- Foundation for Financial Planning
- Foundation M
- Frederick E. Weber Charities Corporation
- George H. and Jane A. Mifflin Memorial Fund
- Hartley Corporation
- Harvard Memorial Church
- John Donnelly Trust
- Marion L. Decrow Memorial Foundation
- Martin Fund at The Boston Foundation
- Santander Bank Foundation
- Susan A. and Donald P. Babson Charitable Foundation

Current Groups and Workshops

All activities are FREE. All who identify as women are welcome.
* = wheelchair-accessible — groups can be moved if needed.

A Part of the Circle
Bay State Butches*
Beading Group
Breathe & Believe Yoga
Craft Time with Cookie
Family Law Workshops
Femsex* (12-week workshops)
Feminist Book Club *
Fertility Awareness
Healing Through Art
Healing Through Creative Arts, for child sexual abuse survivors
Healthy Mind, Body and Soul
Housing Specialist Assistance
How to Go Vegan & Stay Healthy
Incest Resources’ Drop-In Discussion

Lesbian & Bi Women’s Discussion
Managing Your Money
Meditation Workshops
Narcotics Anonymous Meeting
Open Luncheon (twice a month)*
Reconciling Support Group
Self-Defense Workshops
Sewing Group
Spanish-English Conversation*
Straight Marriage, Still Questioning*
SIA (Survivors of Incest Anonymous) Survivors Write to Heal
Trauma Support/Discussion Group
Women 65+ Discussion Group *
Writing Your Story
Write Your Story

Check our current calendar at cambridgewomenscenter.org.

Incest Resources’ Drop-in Discussion Group for Survivors of Child Sexual Abuse

Monthly (3rd Fridays), 6-7:30 pm
Upcoming topics:
December 21  Spirituality
January 18  Mourning
February 15  Anger
March 15  Money Issues
April 19  Self-Esteem
May 17  Intimacy
June 21  Letting Go

You must come on time! No one admitted after 6:15 pm so group process will not be disrupted.
The room is usually available starting at 5:30 pm.
Thank You to the following people and organizations that hosted fundraisers, organized donation drives, and gave their time and talents for the Cambridge Women’s Center recently:

- Food for Free, Brookline Food Co-op, and Lovin’ Spoonfuls for their ongoing food donations that keep our kitchen well-stocked.
- Community Cooks and the Cambridge Zen Center for making and delivering meals for our twice-monthly Open Luncheons.
- The following restaurants and caterers who donated refreshments for our Autumn House Party: Andala Coffee House, Basil Tree Catering, DoubleTree Suites by Hilton Hotel Boston - Cambridge, Flour Bakery, Formaggio Kitchen, and Middle East Restaurant.
- Cambridge Repro-Graphics and Classic GraphX for high-quality printing services.
- Riverside Tattoo in Cambridge for doing a food drive and donating over 400 cans, bags and other items to the Women’s Center.
- Rogera Toussaint-Michel and her staff at Urban NYCHE Marketing for pro bono marketing services.
- All the many individuals and groups who made in-kind donations of items to support our programs and services.
- Our volunteers, who keep the Center running — including our group facilitators, Drop-in and Helpline staff, building maintenance, computer support, fundraising and publicity volunteers, and all the others who help to keep our doors open.
- Everyone in the Women’s Center community — your contributions keep the Center going strong!

Learning to Manage Money

Jennifer explains that a financial coach steps in when “someone has goals but they’re pretty scattered, or they’re stuck or they’re unsure - they have a lot of ambiguity around what should I do first? How do I manage my financial life?”

People have a lot of emotions about money, she said, often rooted in childhood experiences.

“How is it working for you? Is it controlling you? Are you controlling it? It leaves a big hole in people’s soul,” she said. “If you don’t know how to manage your money, your money will manage you.”

Jennifer works with clients over several sessions to help them clarify their financial goals and build a realistic action plan to achieve their goals. She “listens, cheerleads, and champions you to create your own money story.”

Our Financial Planning workshops are led by Phuong, who is a Certified Financial Planner (CFP). She offers 45-minute “Managing Your Money” sessions, usually several times a month. Each participant brings her financial documents: pay stubs, tax returns, bank statements, insurance information, loan documents, a personal budget ... as much or as little information as the participant might have.

Starting with this information, Phuong asks each participant for more details about their financial concerns, and provides personalized financial planning advice, such as how to create a household budget, manage credit and debts, solve tax problems, and address other financial issues.

“If you don’t know how to manage your money, your money will manage you.”

Jennifer,
Master Money Coach
“Break the Chain (Link Fence),” our month-long crowdfunding campaign to raise money for a new fence, gate, front steps, and other improvements to the entryway of the Women’s Center, ended successfully! Thanks to 40 generous donors, we raised over $3,500! We’re planning to have the work done this winter and spring.

Thanks to everyone who contributed to making the Women’s Center safer and more welcoming to our guests. Special thanks to: Russ Adams, Paul Bausch, Heidi Carp, Pru Chapman, Robyn Dutra, Ruth Erickson, Ruth Erickson, Jill Fisher, Deb Glancy, Donna Halper, Martha White Jackson, Jane Morgenstern, Christine Radice, Rochelle Ruthchild, Theresa Tobin, and Jeffrey Harland Weinberg.

Since 1971, the Cambridge Women’s Center has been a safe, compassionate space for women from Greater Boston and beyond, with a focus on meeting the needs of marginalized women. We have helped generations of women face their past traumas, find their way out of abusive relationships, get access to food, shelter and other basic needs, develop all kinds of skills, find common ground with other women, find inner strengths they didn’t think they had, and learn how to use their knowledge and experiences to help others.

You can help vulnerable women in our community by donating to the Cambridge Women’s Center. We need your support to continue providing essential services, and to remain a free, safe and supportive space for all who identify as women.

During this season of giving, please help us provide hope for women in need. Together, we can make a difference for the women in our community.

Please send a check to: Cambridge Women’s Center, 46 Pleasant Street, Cambridge, MA 02139, or make a donation at cambridgewomenscenter.org. The Women’s Center is a nonprofit organization, Tax ID # 23-7131753.

Happy Holidays from the staff, board, volunteers, and members of the Women’s Center!
Dear friend of the Cambridge Women’s Center,

As we settle into another cold winter, we’ve been spending time listening to the women who visit the Women’s Center. We’d like you to hear their voices too:

"This is one of the only places that I really feel safe," says N, a domestic violence survivor. “There’s good people to talk to here that we can trust. **Women are honored and respected.**”

N has been here at the Women's Center just about every day for the past few months. She uses our Computer Lab and phones, where women can make phone calls and photocopies free of charge (thanks to our generous donors). She gets support for her PTSD, her housing struggles, and other basic needs. She enjoys talking with other women in the kitchen, and she likes to contribute by cleaning up and helping out around the house.

"It’s amazing what we get here and it’s really important," she said. "We get not only food for the spirit, but we get food for our physical shell too."

P is an African-American woman who has been coming to the Women’s Center for several years. She visits at least a few times a week, and can usually be found in the kitchen, cooking up a hot meal and sharing it with other guests.

“I first learned about [the Women’s Center] when I was in a shelter and I saw a flyer,” she explains. “The most important thing that I’m getting from the Center right now is, first of all, a nice meal to eat, and second thing is **a good warm place.**”

She also learned how to use a sewing machine at our weekly Sewing Group, and she uses our Computer Labs to search for housing, with help from our volunteers. All of these activities are very important to her.

“**For women who are homeless like me, we need all this stuff to survive, you know. And it’s good not to be on the streets, and to be in this warm place.**”

K is a professional woman and a mother of two grown children who is not currently employed due to a serious illness. She enjoys participating in some of our discussion groups, or just chatting in the kitchen.

“I like to be able to share resources ... and also to be supportive of the other women who come here. It is an **extremely diverse** group. You have women from many different economic backgrounds, ethnic backgrounds, language backgrounds, and interests. And it all just flows. It just flows...”
K has also been using our Computer Labs because she doesn’t have a working computer at home now.

“And I was really surprised to see how well maintained they are – their software and hardware is all pretty much up to date.”

(We recently replaced all 10 of the computers in our Computer Labs so they’re completely up to date!)

V is an immigrant and domestic violence survivor. She first learned about the Women’s Center from her therapist. She came for our free yoga and meditation groups, but soon started coming more frequently and participating in all kinds of other groups, from parenting skills to divorce law workshop, trauma discussion group, sewing, and all kinds of creative arts.

“When I took the writing group for trauma, I discovered my writing ability – I didn’t know that I was able to write,” she told us. “I write about homelessness, the journey, navigating the system. And some are really personal, but then some are funny too – it’s not all very, very intense.”

V also appreciates being able to get advice and assistance from our on-site volunteers.

“Very, very important,” she says, “because when there are things that I’m struggling with, and I’m unable to come up with a solution, I can talk to one of the volunteers. And if I need help with something, they’ll help. They’ll say, ‘Oh we’ll make a call,’ and just having that is very, very important.”

Since 1971, the Cambridge Women’s Center has been providing shelter and support to women of all backgrounds and experiences. We offer discussion groups, skills training, informational resources, and a compassionate community that fosters healing and empowerment, 55 hours a week. All our programs and services are provided confidentially and free of charge.

“I’m thankful for having the space, a safe space to go when things are really difficult. And also, I’ve learned a lot, and the Women’s Center has helped me to move forward with my healing ... And also they welcome you. Wherever you’re coming from, they welcome you.”

During this season of giving, we need your support to continue providing hope and creating change for women in need. Please help us today with a generous donation. Together, we can make a difference for the women in our community.

Wishing you a happy holiday season!

Linda Pinkow
Development Coordinator

Judy Norris
Board of Trustees chair

PS: If you can make a tax-deductible donation today, you’ll help us start 2019 on a stronger financial foundation. Please return the enclosed reply form with your contribution, or visit cambridgewomenscenter.org and click the Make a Donation button. Thank you!