

# Women's Center

## Divorce Booklet



South Brevard  
Women's Center

## **Table of Contents**

<b>How to Find an Attorney</b>	Pg 3-5
<b>Information Needed to Prepare your Case</b>	Pg 6-13
<b>Communicating with your Attorney</b>	Pg 14
<b>What to Expect at Court</b>	Pg 15-16
<b>Divorce Threats</b>	Pg 17-18
<b>Divorce and Social Security</b>	Pg 19-21
<b>Women's Credit Rights</b>	Pg 22-25
<b>Divorce and Domestic Violence</b>	Pg 26-34
<b>On Your Own Again</b>	Pg 35-37
<b>Finding A Job</b>	Pg 38-41
<b>Helpful Websites</b>	Pg 42

## How to Find an Attorney

### Resources:

- Ask friends, relatives, and business associates for names of attorneys who have done work similar to your needs. Be sure and ask if they have actually used that attorney.
- Find out if you qualify for Legal Aid if you have low income by calling their offices for eligibility information (631-2500).
- Check and see if your community has a Lawyer Referral Service. If you intend to use the service, be sure and ask the following questions:

Is there a fee for using the service?

Who operates the service?

How are attorneys selected?

What effort will be made to refer me to an attorney who has dealt with problems similar to mine?

What information will you provide me about the attorney to whom I am referred?

If I hire the attorney and a dispute later arises, will the service provide assistance in resolving the dispute?

- Check the library for directories such as the Martindale-Hubbel Law Directory, which contains information on listed attorneys' education and specialties.
- If your company or union has a legal representative, ask for a referral if the problem is not company related.
- If you are a member of the armed forces or a dependent of a member, you are probably eligible for legal assistance from a lawyer on active military duty.
- Check the Yellow Pages. Ask yourself the following questions:

What is the attorney advertising?

Does the ad indicate a particular field of law as a specialty?

Is a fee schedule mentioned?

Is the attorney Board certified in his /her area of expertise?

- Consider attending the Legal Aspects of Divorce & Out-of-Wedlock Custody/Support Issues seminar at the Women's Center.

## **Brevard Resources:**

- Legal Aid 321-631-2500

Qualified clients may receive assistance and information. Top priority is given to cases of domestic violence. Aid may be given in dissolution, child custody and garnishment.

- The Florida Bar Referral Service 1-800-342-8011 or 1-800-342-8060 ext. 5844

Schedules appointments for anyone who wishes to confer with a qualified attorney. ½ hour meeting for \$25.00

- Central Florida Legal Services 321-636-3515

Legal assistance for low-income persons in non-criminal cases; housing, public benefits, education rights of handicapped, etc.

- The Family Pro Se Coordinator 321-617-7254

Available Monday – Friday to help you find your way through the Family Court system. The coordinator is not an attorney and is not able to give you legal advice, simply direction.

### **Calling for an appointment:**

- Obtain the names of at least three attorneys' whom you wish to consider in order to provide good comparison-shopping.
- Call each lawyer and state the purpose of your call, the nature of your problem, and ask these questions:

Is my problem the type you handle often?

How soon could you see me for a consultation?

Will there be a charge for the first meeting? If so, how much?

What is your standard fee arrangement for handling problems such as mine?

If you become my attorney will you confirm the representation and fee arrangement in writing?

How should I prepare for our first meeting? What papers should I bring?

- Review your notes from the calls and decide with which attorney you wish to make an appointment. If you are undecided, you may wish to visit more than one.

## First Meeting with Your Attorney:

- Decide what you want the lawyer to do. Are you ready to take specific action or do you need information and advice? Tell the attorney this as you begin.
- Be factual. Practice going over the details of your situation at home before telling the attorney. Prepare a written list of important facts. Try to be clear, brief and tell things in the order they took place.
- Take any documents, records, or letters you think might be related to your situation (marriage license, contracts, bills, paycheck stubs, tax forms, etc.)
- Take notes. The attorney may explain laws or ask you to do certain things --- write these down so you will remember. If you do not understand a word, or why you must do something, **ASK** the attorney to explain.
- Ask questions:

When did you last handle a problem similar to mine?

What percentage of your total practice is devoted to handling cases like mine?

What legal services do I need, or do you recommend?

How will you proceed?

What do you think is most likely to happen? How much time will it take to solve my case?

Can I see my records?

Can you think of any possible conflict of interest if I hire you?

- Review fees. **LEGAL FEES ARE NEGOTIABLE.** What will you be expected to pay and when? Ask to see an example of a billing statement. Are statements itemized? If the attorney charges by the hour, approximately how many hours will it take and at what rate? What other charges – court costs etc.? Get a receipt for any money paid and save it. Confirm the employment and fee arrangement in writing.
- Get copies of any original documents you give to an attorney and store them in a safe place, preferably in a safe deposit box.

**CHOOSE AN ATTORNEY YOU ARE COMFORTABLE WITH, ONE YOU TRUST AND CAN AFFORD.**

**BASIC INFORMATION WORKSHEET (Take to attorney)**

NAME \_\_\_\_\_ SS# \_\_\_\_\_

Do you want to change your name? Yes / No

ADDRESS \_\_\_\_\_  
\_\_\_\_\_

PHONE: (H) \_\_\_\_\_ (W/C) \_\_\_\_\_

SPOUSE NAME \_\_\_\_\_

SPOUSE'S ADDRESS \_\_\_\_\_  
\_\_\_\_\_

SPOUSE'S PHONE: (H) \_\_\_\_\_ (W/C) \_\_\_\_\_

SPOUSE'S SS# \_\_\_\_\_ DATE OF MARRIAGE \_\_\_\_\_

City, County and State married in: \_\_\_\_\_

Your place of employment: (list name, address, telephone, and your position)

\_\_\_\_\_

State your salary: (specify whether by the hour, month or year) \_\_\_\_\_

How long employed? \_\_\_\_\_

Spouse's place of employment: (list name, address, telephone, and his / her position)

\_\_\_\_\_

State spouse's salary: (hour, month, year) \_\_\_\_\_

How long has spouse been employed: \_\_\_\_\_

Name(s) of children born out of this marriage (list date of birth and age of each child)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Please list all addresses, with corresponding dates, of where each child has lived since birth: \_\_\_\_\_  
\_\_\_\_\_

---

Name, ages, and relationships to you of your dependants: \_\_\_\_\_

---

---

Describe location and approximate fair market value of any real property owned:

---

Date it was purchased: \_\_\_\_\_

Purchase price: \_\_\_\_\_

List any outstanding loans and/or liens on property: \_\_\_\_\_

---

In whose name is the property listed? \_\_\_\_\_

---

Describe business you and your spouse have an ownership or interest in: \_\_\_\_\_

---

List outstanding debts (company and amount owed). Specify whether debts are in joint names or husband's or wife's name: \_\_\_\_\_

Do you and your spouse have comprehensive medical insurance that covers the entire family? \_\_\_\_\_

---

---

List all life insurance you and spouse have. List fair market value on policy and whether it is term or whole life:

---

Describe year, model and make of all vehicles and boats owned. Specify (1) whose name vehicle is in (2) year purchased (3) how much was paid (4) amount still owed on vehicle (5) present fair market value if known: \_\_\_\_\_

---

---

---

---

---

---

Do you and/or spouse have any savings account, checking accounts, money markets, Certificates of Deposits, Individual Retirement Accounts, Stocks and or bonds? If so, please list: \_\_\_\_\_

---

---

---

---

---

Do you have possible witnesses for your case?

---

Other information (such as financial obligations to children of another marriage, long term health problems, etc.):

---

## **Helpful Documents to Bring to Your First Consultation:**

- Income Tax Returns for the past three (3) years.
- Both the Husband's and the Wife's wage stubs for the preceding ninety (90) days
- Copies of your most recent bank statements for all of your accounts including but not limited to checking, savings and money market accounts
- Deeds to real property
- Titles to vehicles
- Life insurance policies

## **Information for Your Divorce Attorney:**

The advice your attorney gives you will be based on the information you furnish. The more incomplete the information, the more vague the advice. Your lawyer is learning about you during your initial interview - what your priorities are, what your plans are, the nature of your marital problems. Ideally, you should be prepared to describe the extent and value of your property, your monthly living expenses, and the amount of available income.

A lawyer's hourly fees are high; the more organized you are, the less you will have to pay. These sheets will help you gather the necessary information. The initial list (items 1 - 40) is a complete overview; not all of these items will apply to you. Your basic information can be listed on the worksheet. Use a separate sheet for a month and list on budget sheet.

## **Initial Interview Information:**

### **Personal Background**

1. Names and addresses of spouses (both parties)
2. Maiden name of wife
3. Dates and places of birth of spouses
4. Religions of spouses
5. Residence phones of spouses
6. Business phones of spouses
7. Personal health of spouses, with details of any extraordinary physical or psychological problems
8. Educational background of spouses and special training, if any
9. Date and place of marriage to current spouse and number of prior marriages and how terminated
10. Address to which mail should be directed, if not the residence. Telephone numbers where client may be contacted

## **Children**

11. The names and birth dates of each child of this marriage, indicating any child who is deceased, or of age, and whether or not the wife is pregnant. And, also the address of any minor child who is not residing at home.
12. The names and addresses of any persons, other than parents, who claim a custodial right to the children.
13. The names and addresses of any children of the spouses by a prior marriage and the name and address of the person who has their custody.
14. Any financial obligations to children of a prior marriage
15. Any special needs or disabilities of any of the children
16. The school status of the children and the quality of their performance
17. Any agreed upon or contemplated custodial arrangement and visitation agreement
18. Any facts or circumstances that cause you serious concern about your spouse's acting as custodian or exercising rights of visitation
19. Children's career or educational goals, if known

## **Income and Property**

20. The occupation and business address of each spouse
21. The gross salary of each spouse. The take-home pay and whether either person receives a commission or income from some other source, with identification of the source
22. Whether the spouses have been filing joint tax returns and whether either of them files returns other than personal returns, such as partnership or corporate returns
23. Whether either party is contemplating an employment change and how it will affect their income
24. The employability of a spouse, if unemployed
25. A description of any checking and saving account, the balances, and the named title holders to the accounts
26. A description of any securities owned by the parties, current market value, named title holder, date of purchase, and source of purchase money
27. Location of any stock certificates and whether any substantial sales have been made in preceding months
28. A description of any real estate owned, purchase price, current market value, mortgage balance, monthly payments, including taxes and insurance, date of purchase, source of purchase money, and your preference regarding disposition of property
29. A list of personal property, including household furnishings, automobiles and other vehicles, boats and jewelry; valuation and availability
30. A description of any safe-deposit boxes maintained by the spouses and the contents thereof
31. A description of insurance policies
32. A description of any moneys due either spouse and a list of outstanding debts

33. Any financial obligations to a spouse of a former marriage

**Specific Marital Problems**

34. A description of the cause and duration of any marital separations during the entire marriage period

35. The spouses' history of marital counseling, if any

36. Whether either of the spouses has previously filed suit for divorce or separate maintenance, or consulted a lawyer in connection with problems of the marriage

**Relief Requested**

37. The current financial needs of the parties and their children, in the form of a budget and any change in those needs contemplated in the near future

38. The client's expectations and preferences regarding the division of property in the event of a divorce

39. The immediate needs of the client in terms of support, housing, debt assistance, injunctive relief, physical protection, or custody and support of the children

40. Whether or not either spouse has long range support needs

## LIVING EXPENSE BUDGET

### Average Monthly Expenses at Present Time Amount

Housing	Medical (Doctor, Dentist, Drugs)
Rent or Mortgage Payment	Grooming
Yard	Insurance (Life, Health)
Repairs & Maintenance	Laundry, Cleaning
Insurance	Children
Taxes	Childcare
Utilities	Clothing
Electric	Education
Gas	Medical
Water	Allowances
Telephone	Lunches
Garbage	Misc.
Food	Installment Accounts
Automobile	Gifts
Loan pymt.	Clubs
Insurance	Donations
License	Recreation
Gasoline	Newspaper / Magazines
Repairs & Maintenance	Other (specify)
Personal	Total \$ _____
Clothing	

## **Communicating with your Attorney:**

This section is designed to facilitate communication between you and your lawyer. Many clients ask the same questions, and the answers and ideas here represent the experience of many lawyers.

**CHILDREN:** Please do not bring your children to meetings with your lawyer. It is a good policy not to involve them in the case.

**DOMESTIC RELATIONS FEE AGREEMENT:** Most law firms will not begin work until you sign a fee agreement and pay your initial deposit or retainer. Fees will be explained during the initial interview. At that time ask questions about any aspect of the fee agreement that you don't understand.

**MONTHLY STATEMENTS:** You will receive monthly statements detailing legal services, the charges for them and the amount drawn from your initial trust deposit. If you have questions about your statement, please call your lawyer within 10 days of receiving your bill.

Even though you may be seeking reimbursement of legal fees from your spouse by court order, you are responsible for your attorney's fees. Any court order requiring your spouse to reimburse you is incidental to your responsibility to your lawyer.

**TELEPHONE CONFERENCES:** Your lawyer will take your telephone calls during business hours. If he or she is in conference or court, a staff member will try to help you.

**PLEASE DO NOT** call your attorney at home except for extreme urgent emergencies. A confrontation with your spouse is not an emergency unless physical abuse is involved. Almost all circumstances can wait to be handled during business hours.

## **What to Expect in Court**

### **Your Case Is Called:**

As your legal representative, your lawyer will give a brief statement of the facts or basis for your suit. This may occur in open court or may take place informally in the judge's chambers.

In uncontested cases you will be asked to come forward, be sworn, and take the witness stand. You will be asked questions that will enable you to present your story to the court. It is not unusual for the judge to ask one or two questions. After your case has been heard, it is submitted to the court, and a judgment is requested. An executed marital settlement agreement may be presented to the judge for approval and/or review.

When a contested case is called, you will be offered a chair beside your attorney at the counsel table, which will be your place during the trial. The petitioner will put on his or her case and witnesses first. Witnesses will be called and sworn, and will testify. Each party's attorney will have the opportunity to question each witness as well as the petitioner and the respondent.

If you are the respondent in the case, you may be called for cross-examination. (The opposing attorney may request your testimony under oath before your attorney questions you.) You also may be called as the first witness. This is the usual procedure, so your lawyer will assist and prepare you for this.

After the case is heard, your attorney argues the issues. Sometimes each lawyer submits briefs and/or memorandums after the trial. The judge may decide the case immediately, may spend some time studying it, or may wait to hand down a judgment until he or she has further memorandums and briefs.

### **Your Testimony:**

Whether or not your case is contested, the following suggestions will improve your appearance and testimony in court:

**Tell the truth** - Don't guess. Be sure you understand each question, and answer only that question. As with depositions, do not volunteer information when testifying in court. If you are asked how many children are in your family, for example, simply give the number. Do not volunteer additional information, such as "We have two children. I wanted more, but because I spent five years in the penitentiary, we were unable to have a larger family."

**Take your time** and talk loudly enough for everyone to hear. Don't chew gum, and keep your hands away from your mouth.

**Be courteous.** Don't argue with the other lawyer and do not lose your temper

**Don't be afraid.** Look at the person who asks the questions, and be as positive as you can. Just tell your story in your own words to the best of your ability

**Be sincere** and direct. Keep to the point.

**Do not be ashamed to tell the whole story.** This is your one day in court. The outcome of the case may well depend on the facts you and your witnesses disclose.

Your lawyer will consult with you during the course of the trial. As the trial progresses, tell your lawyer, by a note or a whisper, anything that you believe he or she should know. Be careful not to distract your attorney, however. Particularly during testimony, your lawyer must concentrate totally on each question and answer, watch the reactions of the judge and the opposing counsel, and be ready to object instantly.

## **The Complete Divorce Threat List:**

(Excerpt from *The Complete Lawyer*, Winter, 1991)

Following is a divorcing spouse's defensive guide to the warfare of words to come over the next few months.

1. "I will tell them x, and you will never get the children." X can be an affair, the fact that you are seeing an analyst, and "addiction" to two or three glasses of wine a day, or many other things. Chances are, x has little or nothing to do with the best interests of the children and therefore will be disregarded by the court in any planning for the children' lives.
2. "Your lawyer is a dud," or "Your lawyer is out to get our money," or "Why don't we use one attorney and save money?" or "Your lawyer is really partial to me." These are divide-and-conquer tactics. We are always interested in finding ways to save on attorney's fees and costs. If you have some ideas, let's discuss them.
3. "Unless you play this my way, you'll never get a dime." The threatener is used to being in charge. That is no longer the case. The property will be divided evenly. Support will be awarded, probably in accordance with the schedule.
4. "Why are you trying to take my money . . . my pension.... my children. . .?" The answer is that you are entitled to it and you are willing to share.
5. "I'll go to jail before I'll pay you a dime." So be it. There are various ways to enforce support obligations through wage assignments; ultimately, contempt of court can mean a jail term. However, this is rarely the case; most people end up paying voluntarily.
6. "I'll quit my job before I'll pay you that kind of money." Try to get a witness to this kind of threat. If you can prove that your spouse quit a job to avoid support obligations, the court may order support to continue at the same level.
7. "When the judge sees my expenses, he will award less (or more) than the support from the schedule." This is not true unless there are extraordinary expenses. Remember that the supported spouse will get less money than needed and the supporting spouse will pay more money than he or she can afford.
8. "You'll never see the kids again." There are uniform acts to prohibit child snatching. Upon request, courts generally enjoin each party from moving out of the county without the other's written consent or a court order. A parent who plans to relocate to avoid visitation will find that visitation is scheduled for longer periods and is more costly due to travel expenses. Failure to allow visitation is one of the reasons courts change custody from one parent to the other.

9. "I will consider reconciling with you only if you sign this agreement." If you are going to reconcile, why do you need an agreement or why must the agreement favor the party making such a demand? Be extremely suspicious of any such statements.

10. "If you don't see things my way, the judge will order that we sell everything." The court will not order the sale of an asset unless it is in the best interests of both parties. Instead, the court will generally do all or a combination of the following:

- Award individual assets or obligations to one party or the other party;
- Award one-half of an asset, such as a limited partnership, to both parties because it cannot be valued; or
- Award an asset, such as a residence, to one party, conditional on an equalizing payment or note to the other. Where there are minor children and tight economic circumstances, the court may also temporarily award the family residence to the custodial parent with sale and equal division to occur later.

**Anyone suffering unduly from these kinds of comments and threats should keep a running diary with dates, places, occasions, and summaries of conversations. (Do not tape-record a conversation without consent; it's a felony with a heavy fine!)**

**It is not recommended that you phone your attorney as each threat comes in unless you have reason to believe that action is being taken to implement the threat. The purpose of a listing them here is to show how common they are and that the best thing to do is ignore them and go forward with attempts to reach a reasonable resolution of the case at hand.**

## **Social Security Spouse and Survivor Benefits:**

If you and your former spouse were married for longer than 10 years and paid into the Social Security Trust Funds, you may be entitled to spouse's or survivor benefits on your former spouse's account. These benefits are provided by the federal government and do not need to be addressed in a state divorce judgment.

To meet the 10-year marriage requirement, you must be married to the same person for 10 full years from the date of your marriage. The "date of separation" or other such date recognized under state laws to be the operative date affecting married parties' rights does not affect your right to receive spouse's or survivor benefits - the date of a judgment terminating your marriage controls this.

### **Spouse's Benefits:**

If your former spouse paid into the Social Security Trust Funds, and you meet the 10-year marriage requirement, you will be eligible for spouse's benefits upon reaching the age of 62, regardless of whether your former spouse has retired at that time. Under this provision, divorced spouses may start receiving spouse's benefits sooner than if they had remained married: Couples still married can begin to receive spouse's benefits at age 62 *only if* the primary benefit recipient has begun to receive benefits.

Presently (1992) "full" or "normal" spouse's benefits do not begin until you are:

- age 65-if you were born before 1938;
- age 65 & two months-if you were born during 1938;
- age 65 & four months if you were born during 1939;
- age 65 & six months-if you were born during 1940;
- age 66-if you were born during or after 1950; and
- age 67-if you were born during or after 1960.

These "full" retirement ages *may* be the subject of future legislation and should be verified with the Social Security Administration as you near the time of retirement.

If you begin to take benefits before your "full" retirement age, your benefit is reduced a small percentage for every month before your age of "full" retirement.

The benefits you receive from your former spouse's account will not affect the amount of benefits he or she receives. But you will not receive these benefits if you are receiving benefits from Social Security as a result of your own employment in an amount *equal to or higher than* the amount of your spousal benefits from your former spouse's account. Also, if you are receiving spouse's or survivor benefits on some other person's account, you will not be eligible for spouse's benefits from your former spouse's account.

## **Survivor Benefits:**

Former spouses are also eligible for survivor benefits. If your former spouse dies, and you meet the 10-year marriage requirement, you will be eligible for reduced survivor benefits at the age of 60 and full survivor benefits at the age of 65 (or 67 depending on the outcome of legislation pending). As with spouse's benefits, your receipt of Social Security survivor benefits does not affect the amount of benefits paid to anyone else on your former spouse's account.

If you remarry before turning 60, you will lose your rights to spouse's and survivor benefits on your former spouse's account. You are still eligible for both spouse's and survivor benefits on your former spouse's account if you remarry after age 60. You may also become eligible for benefits on your former spouse's account if you subsequently remarry before age 60 but that marriage also ends.

You cannot receive both spouse's benefits and survivor benefits from your current spouse. If you are receiving benefits at the time your former spouse dies, your benefits will automatically be converted to survivor benefits by the Social Security Administration.

## **Contacting Social Security:**

The Social Security Administration advises contacting it three months in advance of your anticipated eligibility date. For survivor benefits, this could be as early as three months before turning age 60, and for spouse's benefits, three months before turning age 62. Before that date, you may request an estimate of your benefits from the Social Security Administration by completing an Application for Estimated Benefits available from Social Security on request.

When applying for Social Security benefits, you should have your

- Social Security card
- Birth certificate
- Marriage certificate
- Divorce judgment or decree, showing your marriage termination date

You may contact the Social Security Administration either in writing or by phone:

Department of Health and Human Services

Social Security Administration

Baltimore, MD 21235

1/800-772-1213

Social Security laws are constantly changing, and your future benefits may be affected by those changes. To be sure of the exact benefits to which you are entitled, and your earliest eligibility to receive the benefits, contact the Social Security Administration directly. The Department of Health and Human Services issues numerous free pamphlets spelling out exactly what your benefits are and how they have been affected by recent legislation. Two booklets that may be helpful to you are "Understanding Social Security" (January 1991) and "Survivors" (January 1991). For free copies' of either, contact the Department of Health and Human Services.

## **Women's Credit Rights:**

### **Here Are Some of The Ways a Woman's Credit Rating Can Be Harmed by Change in Marital Status:**

- A woman who had used her husband's credit card applies for a card in her own name after their divorce, but is turned down. Why? The bank could not find a credit history for her. If your local credit bureau has no file on you in your own name, this alone can be sufficient reason to deny.
- A woman who had shared several credit cards with her husband was also rejected when she applied to a bank card some months after their divorce. The reason in this case was that her former husband had failed to make payments on one of the cards they had held jointly-- since the shared account had been reported in both names to the local credit bureau, both got poor credit ratings, even though the woman had been unaware of her husband's delinquency.
- Another woman who had shared a bank card account with her husband is rejected upon applying for one in her own name after their divorce. Although the divorce settlement provided her with substantial court-ordered alimony and child support, the bank turned her down because she did not have a job.

**Although the Equal Credit Opportunity Act (ECOA) made it illegal to deny credit on the basis of sex or marital status, women--particularly divorced and widowed women--still have a hard time getting credit. In the past, creditors could subtract points on credit applications simply for being divorced and female. The ECOA now prohibits this practice. But if marital status can no longer directly affect your credit rating, it can still do so indirectly.**

Common criteria for judging credit worthiness are level of income and length of employment. Divorced women who did not work outside the home while married are likely to have low-paying jobs and to have held them for only a short time. In bad economic times, when credit is tight for everyone, such people are the first to be squeezed out.

### **Women with Their Own Credit Histories:**

If you and your former husband shared any credit account opened *after* June 1, 1977, information on that account was reported in both names. In these cases, credit bureaus will have a file on you. The ECOA prohibits all creditors from closing a woman's account or requiring her to reapply for credit solely on the basis of a change in marital status. In 1982 a federal appeals court reaffirmed that the law in *Miller vs American Express (AMEX)*, the case of an Arizona widow whose supplemental credit card was canceled upon her husband's death.

## **The Miller Ruling: Your credit cannot be terminated solely because of a change in marital status.**

Virginia F. Miller got a supplementary card on her husband's American Express account in 1966. Although her husband cosigned her application, she was personally liable for all charges made on her card. That card was issued in her own name, had a different account number, a separate annual fee, and a different expiration date. When her husband died in 1979, AMEX abruptly canceled her card without notifying her. The company later explained that they automatically terminated supplementary card accounts on the death of the basic cardholder, and invited Mrs. Miller to reapply. Although she did reapply, and got her own basic card account, she also sued the company for violating the ECOA. A federal district court found in favor of the company, but an appeals court reversed that decision and ruled that AMEX had violated the law by terminating an account solely on the basis of a change in Miller's marital status.

Virginia Miller's 13 year credit history on her supplementary card was no doubt an important factor in her successful reapplication, but a good credit history alone is not always sufficient. If you shared a bank card account that was granted on the basis of your husband's income, the bank might require you to reapply after a divorce. If your own income while married would not have been enough by itself to support the amount of credit granted in the joint account (or if your income after a change in marital status is still insufficient), a creditor might find you ineligible for a card of your own, however good your record. If you did not work outside of the home while married and had to take a low paying and/or part time job after being divorced or widowed, a bank can legally deny you credit for having insufficient income.

Although the ECOA prohibits all lenders from denying credit simply because an applicant is employed only part time, any lender may consider income as a criterion for credit worthiness. If your income is low or irregular--if you are a part time waitress or free lance writer, say, rather than a lawyer--a bank can refuse to grant you a credit card. The same is true of alimony and child support payments: a bank cannot turn you down because you rely on them, and cannot refuse to consider them as income, but it may reject your application for a bank card if your income from these sources is low or irregular. If you do list alimony and child support as income, the bank may consider the credit rating of your former husband, who is the source of that income. The bank may also consider whether or not those payments are made under court order, and how long you have been receiving regular payments.

## **Women Who Did Not Have Credit in Their Own Names While Married:**

Many divorced and widowed women once shared some kind of credit account with their husbands. Most women who shared accounts that were opened before June 1, 1977, however, have no credit history of their own. Lenders were supposed to inform joint account holders of their right to have credit information on such accounts reported in both names. Most women, though, did not request that their credit be reported separately, and so do not have credit histories of their own. This is true even if the

woman was the one who actually managed the couple's finances and made sure that payments were made on time. If she was a responsible manager but did not request that information on the account be reported in her name, she succeeded only in giving her husband a good credit rating--she might have no personal credit rating at all.

Check with your local credit bureaus. (You can find them by looking in the yellow pages under "credit reporting agencies".) The bank might have reported credit information under both names even though it was not required to do so without a specific request from joint account holders. But if the account was reported only in your husband's name, ask to have those reports entered in your file. Strengthen your case by providing any evidence you have that you actually participated in the account and contributed to the good credit rating it produced.

### **What to Do If You Are Turned Down:**

**Your bank must tell you within 30 days of applying whether or not it has granted you a credit card account.** If the bank rejects you, it must either explain why it has done so at the time it notified you, or offer to give you the reason on request. If the rejection was based on a negative report from a credit bureau, contact the bureau and ask to see your file. If you do this within thirty days of being notified of rejection, the bureau must tell you--free of charge--what is in your file.

**Your file might be incomplete.** Some of your creditors might not make any reports to the bureau the bank used to check your credit worthiness. If your file does not contain your complete credit history get the information that is lacking and include it in your file. The missing information might be in the files other credit bureaus have on you, so you should begin by contacting them.

**If you move after a change in marital status,** contact credit bureaus in your former place of residence. Your credit history does not automatically move with you. Note, too, that American Express does not routinely give out credit information on its cardholders as part of your application for another kind of credit card, write the company and request that the information be sent to the issuer of the card for which you are applying. (AMEX provides such data only on the written request of the cardholder, and only to the creditor to whom that cardholder is applying, even upon request it will not send credit information to credit bureaus.)

**Your file might also be incorrect.** If you believe that there are errors in your credit bureau's file on you, ask the bureau to investigate. If there is an error, the bureau must correct it. If their investigation does not support your claim that your file contains inaccuracies, you can still challenge a report by writing an explanation of 100 words or less and having the bureau add it to your file.

**Building a Credit History:**

If you cannot qualify for a major bank card (like Visa or Master Card) you will have to build a credit history by starting small. Establish checking and savings accounts if you have not done so already, then start by applying for a card from a local department store or an oil company. You might also try applying for a bank card that would be based on a collateral account at the issuing bank. The credit on such a card would be limited, but after six months or a year of responsibly handling small amounts of credit you might become eligible for a major bank card.

## Legal Rights of Victims of Domestic Violence:

**This flyer tells you what you can do if you are threatened, assaulted, hit, attacked with a weapon, stalked or have been the victim of an offense that results in an injury. It is a self-help guide. You must be ready to do something for yourself if you want the threats and abuse to stop.**

### What Are My Choices?

You can either (1) Stay with your significant other and try to work things out; (2) Separate without taking any court action; or, (3) Separate and obtain a divorce or separate maintenance agreement; (4) Obtain an injunction for protection so that you can be safer and have time to make important decisions about your future.

Sometimes you can stay with your partner and work out your problems with the help of a counselor. You may want to try this before taking other steps if your husband is willing to cooperate and you are safe. Remember, if he is violent, then he needs help. Couples' counseling is not appropriate until he gets the help he needs. In other cases, moving away and getting a divorce or filing for an injunction for protection may be the only answer. You know your situation better than anyone does. It is advised that **if** you feel safe, and are not ready to take any of the above actions, you should create a safety plan and begin attending a domestic violence support group to learn more about the dynamics of this relationship and what you can expect to experience in the future.

**Nothing will change if you do nothing.** Some type of intervention is necessary; be it in the form of counseling, moving or court actions.

### Is Domestic Violence a Crime?

Yes, in Florida a family or household member (which includes, spouses, former spouses, persons related by blood or marriage, persons residing together, persons who have resided together in the past, or persons who have children in common) does not have the legal right to commit crimes of domestic violence against you. Domestic violence includes the following acts:

**Assault, Aggravated Assault, Battery, Aggravated Battery, Sexual Assault, Sexual Battery, Stalking, Aggravated Stalking, Kidnapping, False Imprisonment or any criminal offense that results in the physical injury or death of one family or household member by another. If your significant other is hitting, slapping or punching you, or threatening you with a weapon or object, or willfully endangering your life or the lives of your children, you may be a victim of domestic violence.**

## **What Are My Legal Rights if I am a Victim of Domestic Violence?**

There are several things you can legally do.

You may seek counseling.

You can travel to visit family or friends in another location.

You can call the police.

You can obtain an injunction for protection from the courts.

You can file a police report.

You can file for divorce.

Whatever you decide to do, be sure to save all evidence that you were a victim of domestic violence, including names and addresses of witnesses.

### **Move Away With Your Children:**

You can find another place to live or stay with a woman friend or relatives. Do not stay with a man who lives alone, unless he is a relative. It may appear that you are committing adultery and could be used in a custody battle. If you have no friend or relative who will help you, call the Women's Center at 242-3110 in Melbourne or 449-1144 in Merritt Island for information on shelters for you and your children.

If possible, do not leave your children with your husband. A court may think you are a neglectful mother who has abandoned her children. This could give your husband a strong legal weapon to use against you, not to mention that the children may be in jeopardy.

You should not worry about separating from your husband because you are afraid this will amount to "desertion". If you are forced to leave because of domestic violence, this is not desertion under Florida law, and you do not lose any property rights.

### **Save Your Evidence:**

Try to get friends or relatives to take color pictures of your injuries. Save any torn or bloody clothing. If you need medical care, tell the doctor how you were injured and ask that it be noted on your chart. Keep the names of witnesses and of the police officers that responded if you called the police. Under Florida law, evidence of domestic violence can now be considered in awarding custody of children. If the court finds that domestic violence has occurred between the parties, the court may award sole parental responsibility to the victim and make arrangements for visitation as will protect the child

and the victim from further harm. Therefore, it is very important that you be able to prove the abuse actually took place.

### **How The Police Can Help:**

#### **Calling The Police:**

You can call the police anytime (24 hours a day) that you are or have been assaulted, battered or harmed either physically or mentally by a family or household member (as described above). Police response will be a priority if you call 911 for immediate help. When the police arrive their first priority is for the safety of all parties. The law requires the police to determine the primary aggressor and to make an arrest based on the facts of the crime. In verbal disagreements they may determine that separation by one party for a period of time is appropriate. They may ask that one of you leave the house to "cool off" for a day.

#### **Entering Your Home:**

The police will generally enter your home if they have permission from either of you. Without permission, the police can enter if they believe someone is in an immediate life-threatening situation. If the police do not enter your home they may request that you both step outside to talk to them.

#### **Arrest By The Police:**

The police will arrest your significant other for any crime committed. If physical marks are seen or shown, they are required to arrest the person who caused the injuries. In most cases they will make an arrest. You and/or law enforcement will make the complaint of the crime against your significant other.

#### **How To Make a Police Report:**

You must call or go to the police station in the city where the incident/crime occurred. If you were not within the city limits of a city, you must go or call the Sheriff's offices in your county. You will make a report of the incident and sign an affidavit. This is your written statement of the fact that your significant other has harmed you. Before you sign it, read it carefully. Ask the officer to read it and advise you of any corrections and additions that need to be made. Do not sign it until you are sure it is correct. You must be sworn by the officer as to the truth of your statement and affidavits. (You will sign in front of an officer)

Your statement will be sent to the State Attorney's office where a decision will be made as to whether or not a crime has been committed and if there is enough evidence to prosecute. They will decide whether an arrest warrant is to be issued. It helps if you have saved any and all pictures of injuries or damage to property.

## **What Happens if an Arrest Warrant is Issued?**

The State Attorney has found enough probable cause for local law enforcement to make an arrest. A warrant will be issued and law enforcement will be notified to arrest the perpetrator upon contact.

## **Will The Perpetrator Of The Acts Of Violence Go to Jail?**

If he is arrested, he will be in jail until he goes before a judge (usually about 12 hours). On the initial appearance before a judge, a bond will be set or in some cases the perpetrator will be released on his "promise to appear".

This will give you time to go to the clerk of courts to file a petition for an injunction for protection for domestic violence against your significant other. **Remember the injunction for protection is a civil order to protect you.**

## **Can I Drop the Charges?**

No. If you want to drop the charges you must meet with the State Attorney's office and explain why charges should be dropped. They will require that you meet with them and sometimes require that you attend special classes on Domestic Violence taught through their office. It will be left up to the State Attorney to decide if charges will be dropped.

## **Injunctions for Protection:**

Even if you decide not to file criminal charges against your husband, you can still file a petition requesting an Injunction for Protection Against Domestic Violence. You can file a petition even if you cannot afford the fees. If you have left home to avoid abuse, you can still file a petition for an injunction.

If you are being physically or sexually abused or threatened, THERE IS A LAW TO PROTECT YOU. Under Florida Statute 741.30 and 784.046, you have the right to go to court and file a petition requesting an injunction for protection from domestic violence. This petition tells the judge what physical or sexual violence you have suffered and exactly what protection you need. You can file a petition even if you cannot afford to pay court fees. If you have left home to avoid abuse, you can still file a petition.

## Who Can Get an Injunction?

If you are interested in obtaining an Injunction for Protection Against Domestic Violence or Repeat Violence, you may be entitled to an Injunction in Florida if you fit into one of the following categories:

### 1. FLORIDA Statute 741.30 (Domestic Violence Injunction):

Your relationship with the person whom the Injunction is being filed against must be that of:

- a) a spouse
- b) a former spouse
  - a. a relative by blood or marriage, who lives or has lived with you in the same dwelling as a family unit, or
  - b. a person presently residing with you , as if a family
  - c. a person who resided with you in the past, as if a family
  - d. anyone with whom you have had a child, with or without having lived together.

"Domestic violence" must have occurred between you and this person. This means he/she must have committed an act of domestic violence. Domestic violence must at least involve an assault. An assault can occur if someone intentionally threatens to cause you physical violence, even if they do not touch you. This threat must be by word or act. The person threatening you must have done something to make you believe that he/she has the ability to cause you physical violence. This violence becomes a battery when someone intentionally touches you without permission. "Domestic Violence means any assault, aggravated assault, battery aggravated battery, sexual assault, sexual battery, stalking, aggravated stalking, kidnapping, false imprisonment, or any criminal offense result in physical injury."

### 2. Florida Statute 784.-46 (Repeat Violence Injunction):

This is the most common statute for sexual violence survivors who do not meet the criteria of the previous statute. Anyone can file for an Injunction if two incidents of violence or stalking have occurred, but one of the incidents must have occurred within the last six months. The "violence" cannot be a threat alone. There must be an assault, a battery, or sexual battery, as described in the 741.30 Florida Statute.

## How Do I Get an Injunction?

First you need to go to the Clerk of the Court's office in the most convenient county courthouse. Bring identification and any papers related to your case. Remember you must be able to describe your abuser and try to give a home and business address, and

a description of the person's car and license number, and a picture if you have one. Tell the clerk you wish to file a petition for an Injunction for Protection. Write the facts of your case and the different items you want the judge to hear. Remember to include the dates of the most recent physical and/or sexual abuse incidents. The clerk will assist you in filling out the paperwork if you do not understand something.

The filling fees for the paperwork are \$50.00. If you cannot afford these fees, tell the Clerk. You have the right to file this petition even if you have no money. If you change your mind later and want to remove or dismiss the injunction or the judge decides at the hearing that you or the other party can afford the fee, you may be asked to pay the fees.

### **What Does the Injunction Do?**

After you file your petition, if a judge decides that you meet the statutory requirements for the Injunction, he/she will issue a Temporary Injunction, valid for 15 days or until a hearing can be held. A law enforcement officer will serve the Respondent (abuser) with a copy of the Temporary Injunction and an Order to Appear for the Permanent Injunction hearing. The injunction is not good until it is served on the other person. At the hearing a judge will decide whether to grant a Permanent Injunction. A Permanent Injunction is valid until modified or dissolved by both parties. A Permanent Injunction cannot be granted without a hearing.

### **The judge may order:**

- that the abuser not commit any acts of violence against you, your children, or others living with you
- that the abuser immediately leave the home you share
- that the abuser stay away from your home if you are not living together or
- that you have temporary custody of any children you and the abuser have together.

The judge can also order other help, like child support and visitation issues, depending upon the circumstances. This is why the contents of the petition and your attendance at all hearings is so important --so that you can tell the judge what you need and why you need it.

### **What if the Abuser Violates the Injunction?**

If the abuser violates the injunction, call the police. The police may arrest him/her when the officer has probable cause to believe that the person has knowingly violated or refused to comply with the injunction. You can also file an affidavit of violation at the clerk's office.

## **Divorcing Your Husband**

### **You Can Obtain A Divorce:**

You can obtain a divorce - dissolution of your marriage. This is done through a lawsuit against your husband. You must sue him for divorce. If you have no children and very little property, you may qualify for a simplified "do-it-yourself" divorce. Otherwise you may need an attorney to file the paperwork and represent you in court.

### **Grounds for Divorce:**

In Florida you do not have to prove who is at fault in order to get a divorce. You have only to show that your marriage to your husband is irretrievably broken. If you sue for a divorce you will almost certainly be able to get one, and it makes no difference whether or not your husband is willing to sign any papers agreeing to a divorce.

### **Residence Requirements:**

Florida requires a minimum of six months residency before divorce action may be taken. If either party has lived in the state for six months you may file for separate maintenance. In court matters, jurisdiction must be established. In order for a Florida court to have jurisdiction over an issue, or to be able to order a person to "do " something, the party must have some sort of ties to the state of Florida. Please check with an attorney or legal information source to answer jurisdiction questions.

### **Separate Maintenance:**

A separate maintenance petition asks for support and related help for you and your children, but does not ask for a divorce. You will need a lawyer to file this petition. You can ask for separate maintenance no matter how short a time you have lived in Florida. The court may order your husband to contribute to the support of you and your children, decide who is to have the use of the house and the car, and work out child visitation.

### **Hiring A Lawyer:**

Legal Aid can help you obtain a divorce, if you qualify. If you do not qualify you will need to go to a lawyer in private practice. If you do not know a lawyer, you should call the Lawyer Referral Service of the Florida Bar Association. In a few cases, the lawyer can get his or her fee from your spouse if your spouse has the money. However, you have to pay the initial court costs required to start the lawsuit.

When you talk to the lawyer, do not be afraid to ask what the fee will be, and if the fee can be collected from your husband. You should ask the lawyer what papers, documents and witnesses you will need. The Women's Center has forms to help you collect the most requested information.

### **Alimony and Child Support:**

When your divorce is granted, the judge also has the authority in some cases to order your husband to pay you alimony and child support for your children. In addition, the judge can give you part of the property that you and your husband have accumulated during the marriage. You should understand that it is sometimes difficult to collect alimony and child support even if the judge awards them. Child support enforcement is handled through the Department of Revenue at 1-800-622-5437. You may have to go back to court several times and ask the judge to hold your husband in contempt of court for not paying. You may need a lawyer and will have to pay court costs again. As a practical matter, you may never be able to get enough money from your husband on which to live and support your children. If this is the case, you will have to earn your own living or look for alternative sources of income.

### **Do Not File For Divorce Unless You Are Serious:**

Divorce is serious and will affect the future of you and your children in important ways. You should not file for divorce unless you are sure that you are not going to go back to your husband and that you are going to go through with the divorce.

### **Conclusion:**

Contrary to popular belief a victim of domestic violence is not powerless. She can take steps to help herself and change her situation. Legal remedies may seem difficult or lengthy, but they are available to those who are tired of living in fear and pain. If you need more information on resources available to victims of family violence, call or stop by the Women's Center. A volunteer will be available to talk about your particular needs.

This information is provided as a public service by the Women's Center. Special Thanks to Brevard County Legal Aid and Detective Melinda Maddox, State Attorney.

**Call the Nearest Spouse Abuse Shelter or the Women's Center and Learn About Local Resources:**

Domestic Violence Hotline (24 hours) 1-800-500-1119

Legal Aid 631-2500

State Attorney 617-7510

Florida Abuse Hotline 1 -800-96-ABUSE (22873)

Rape Hotline 784-4357

Salvation Army Shelter 631-2764

Serene Harbor Shelter 726-8282

Women's Center (321) 242-3110

## **On Your Own Again:**

Now you are single. Maybe it looks like a huge job. You have lots of things to take care of...yourself, your kids, your money, etc. Before, you had someone to share the job. Now you need to do it alone. It can seem pretty overwhelming.

This pamphlet is written in a simple "How to" style to help you survive a difficult divorce or battering situation. There are alternatives to an unhappy relationship and there are alternatives to violence. By reading this pamphlet we hope you may think of alternatives and solutions to your problems. Remember also that there are always friendly volunteers at the **WOMEN'S CENTER** who are ready to listen to you and help with your particular needs. We don't have all the answers, but we will try and help you find them.

### **Decisions:**

The big ones come first. You will need to decide how you want to live and then work to make it happen. There are many people and groups who can help you reach your goals. Some can offer advice, some can offer money and some can tell you where to get what you need.

What if you make the wrong decision? Most people fear making a mistake. Yet everyday we need to make choices. Most decisions can be made more easily if you have enough information on which to base your decisions.

Getting information takes time and patience. Even then, no one has any guarantees about making only right decisions all the time. Sometimes asking yourself two questions helps... (1) What is the best thing that can happen if I do this? (2) What is the worst thing that can happen if I do this? Even mistakes can be turned into learning experiences.

Take this test by checking all the items that apply to you. Then think about what you feel is most important or what you need the most; put a #1 beside those words. Then number the rest in order of their importance. When you have finished you will have a list of your goals. And you can tackle them...one at a time.

**Test:**

I NEED...

(Check the ones that fit your situation then number them in order of importance)

\_\_\_ Job skills

\_\_\_ Money for a few days

\_\_\_ A steady supply of money for \_\_\_ months

\_\_\_ Someone I can talk to

\_\_\_ More education

\_\_\_ A place to live

\_\_\_ Transportation

\_\_\_ Friends

\_\_\_ Child care

\_\_\_ A job

\_\_\_ Other (you name it)

The thing I want to work on first is \_\_\_\_\_

\_\_\_\_\_

## **Counseling:**

To take care of yourself it is important to reduce your stress level and to talk with other people. These other people may be friends, relatives, co-workers, and/or professionals. Seeking the help of others does not mean you are crazy but that you care enough about yourself to do what is necessary in order to get through the hard times.

Keeping energy, frustration, anger, sadness, and other emotions inside does no good to the body and mind. It leads to exhaustion, illness, insomnia, and other problems that take us off our path to good mental and physical health. Talk to someone. Depending on individual concerns and finances the following routes are good possibilities to look into. But do not stop here; there are more alternatives to explore. Find what best fits your needs and take good care of you. *You deserve it!*

The Women's Center is an excellent reference for gaining information on support groups, counselors, and other special needs and questions you may have.

1. Individual Therapy - with a private practitioner fees are approximately \$100 - \$150 for 45-60 minute sessions depending on the therapist; medical insurance would be very beneficial to have; you may be able to negotiate a fee with your therapist that would be agreeable to both of you.
2. Subsidized Counseling Centers--if you cannot afford the above fees and /or do not have medical insurance, organizations such as: the Women's Center, Circles of Care and Family Counseling Center and others may be able to work with you on a sliding scale according to your financial abilities. Call the Women's Center about their services and other community referrals.
3. Church Counseling Centers--priests, ministers, and other church members may be able to lend a listening ear or could guide you in a direction toward the assistance you need.
4. EAP Counselors--check with your employer if they belong to an Employee Assistance Program at your local Chamber of Commerce or if they have their own staff that is qualified to help you.
5. Educational Programs--check with the Women's Center for the WENDI Program offered at Brevard Community College and other educational facilities.

**The Women's Center has many counseling options with licensed and intern therapists including acceptance of some insurance, sliding scale fees and student therapists for little or no fee. The Women's Center Counseling Office direct telephone line is 242-1526.**

## **STEPS TO FINDING A JOB:**

### **1. Decide What You Want To Do**

- Selling is finding out what the other person wants or needs and then finding out the best way to get it to him or her. You will be selling yourself. What do you do well? Not so well? What do you like to do?

- List and review all your good qualities and past accomplishments.
- Look over the list and add to it the jobs you have done for pay or in your personal life.
- If you are having a hard time making your list, go see a friend and explain what you are trying to accomplish. Ask this person to help with your list.

- When thinking about possible jobs, ask yourself, "Can I have fun at it? Will I learn from it?"

### **2. Explore Available Training Options**

-If special training is needed for the job you want, find out where you can get it, how long it takes, the cost, and any prerequisites

- Apprenticeships
- Military service as a means of acquiring a job skill
- Further education either full or part time
- Employer on-the-job training
- Job Corps or Youth Corps
- Florida Job Service , Job Links
- JPTA Programs

### **3. Obtain a Social Security Card if You Don't Have One**

### **4. Obtain Three to Five References**

-Select references from teachers, counselors, past employers, local business or professional people who know you well

-Ask permission to cite them as references and explain for what type of job you are looking

### **5. Practice Filling Out the Sample Application**

-Filling out the enclosed blank application will help you learn what information is most often requested

-If you have had relatively little work experience, use part time or volunteer work or hobbies to demonstrate your skills and interests

-For references, write down the name, job title, complete address, and phone number of these people you have asked (See No.4)

-Take the sample application with you when applying for work and use it to help you remember information

## 6. Write a Resume

-If the job you are applying for is of a technical or clerical nature, and/or if it starts at \$12,000 a year or more, you will probably need a resume. Keep it simple; ask for help if you need it and get the best possible typing and reproduction

-Prepare a draft first and ask the most experienced person available to suggest how it may be improved

## 7. Prepare a Basic Cover Letter

-Draft a general letter detailing your career interests and your background

-Stress what you can do for the employer, rather than the fact you need a job. Take a positive approach

-Adapt this letter for particular jobs by adding sections carefully relating your experience and interests to available openings

## 8. Practice Job Interviews

-What are your greatest strengths and how can you introduce them into a conversation

-Ask a friend to role play a practice interview with you

## 9. Research Available Jobs

-Remember that only 50% of job openings are ever advertised or listed with employment offices. The 50% represents a "hidden job market." To tap these markets try these steps:

a) Make a list of everyone you know

- o Write or call each person on your list and ask for their help
- o Tell them what you are qualified to do
- o Tell them what kind of work you are looking for
- o Ask if they know of anything you might pursue at the present time

- After you reach each person, write each one a "thank you" note and include your phone number or a number where a message can be left

b) Consider becoming a temporary or volunteering just to become familiar with the company

-Check with regular resources as well: Florida Jobs Service, Classified Newspaper Ads, Private Employment Agencies, and Civil Service Listings.

## 10. Research Prospective Employers

-Before contacting employers, find out all you can about the organization

-Find out what the company does; ask about its products and services

-If available, read the most recent annual report or other literature put out by the company

## 11. Make Appointments for Interviews

-Contact employers through a letter of application, by phone or drop by to ask for an appointment

-Learn the name, title or job function of the person with whom you will be talking. Try to arrange an interview with the person who has the power to hire you

-Find out where the interview will be held, how to get there, and the exact time. Write down all this information

## 12. Take Employment Interviews

-One good way to prepare for a job interview is to list:

- Three reasons why you particularly like the employer
- Three reasons why the employer should hire you
- Three questions to ask about the company

-Arrive about fifteen minutes early for the interview, be neatly dressed, attentive, and address the interviewer by name

-Before you leave, clarify what the next step will be and who will take it. If you mean it, thank the interviewer for his or her time and express your interest by asking for the job

### 13. Follow Up Your Interviews

-Immediately afterward, use cards or a log to record the date, with whom you talked, what was discussed, the outcome and the next step

-Follow up the interview with a thank you note to your interviewer

### 14. Take Any Necessary Employment Tests

-Learn what kinds of tests will be administered, if any. For example, if it is a timed test, learn if you should guess when uncertain, or if wrong answers are deducted from the total of correct ones

-If a standardized test is given, such as a civil service exam, get a test preparation book in a bookstore and practice on the kind of questions you will encounter

### 15. Accept or Decline Job Offers

-Evaluate all job offers you receive in terms of the type of work, training you will receive, salary offered, location, and opportunity for advancement

-Accept the best possible offer and confirm details in a letter to the employer

-Write all the other employers to express thanks for their opportunity and explaining that you have decided to accept another position. Handle all rejected job offers as if they were from potential future employers

-Learn where and when you report for work

**Helpful Websites:**

[www.acf.dhhs.gov](http://www.acf.dhhs.gov) Administration for Children & Families (U S Dept. Of Health & Human Services) - go to child support under Services for Families.

[www.supportsys.com](http://www.supportsys.com) - Go to Florida.

[www.flcourts.org](http://www.flcourts.org) - Florida State Courts - go to Self-Help Center in left column.

This booklet is presented by the Women's Center.

1425 Aurora Rd  
Melbourne, FL 32935  
Tel. 321 242 3110  
Fax 321 242 7464