

## Financial Abuse

**Facilitator:**

**Suggested time:** 10-15 minutes

**Materials:** PowerPoint slides; Student Guide p. 149-151; Workshop 8 Handouts 6-7

### Teaching:

**Note:** This section deals with a form of domestic abuse –economic abuse – which may be a difficult topic for some participants. Approach these topics thoughtfully and with empathy. Be transparent that these topics may be activating. **This needs to be stated.** Remind the participants that they *always* have the option to take a break from class or reach out to one of the facilitators for support at any time. Facilitators are there to provide support and resources.

Using the information in the Student Guide, discuss what financial abuse is and the various ways it can play out, paying special attention to issues of manipulation, power, and control. Financial abuse can be accompanied by other types of abuse in a relationship, or it may stand alone.

Financial abuse, or economic abuse, involves controlling a person's ability to acquire, use, and keep financial resources. Economic abuse is very common in abusive relationships and is often the first sign of domestic abuse. Examples include preventing the survivor from working, restricting or stealing money, and manipulating and intimidating the survivor.

Discuss how emotional abuse, such as financial abuse, is often more difficult to identify than other forms of domestic abuse but that doesn't make it any less devastating. Controlling a person's income and spending and restricting their financial independence can trap a person in an abusive relationship.

Go through the warning signs of financial abuse in the Student Guide. Some examples from this list include:

1. A person's partner controls all of the household finances. The person's name is not on the household checking account or on joint purchases like car loans, mortgages, cell phone plans, or apartment leases.
2. A person's partner is trying to control their use of, or access to, money they earned or saved.
3. A person's partner requires them to bail them out of financial crises