

- Admit to your partner what you are afraid of or worried about and focus on what would make you feel better. Examples include: 1) sharing the burden, 2) transparency with information about the problem, 3) encouragement when things are tough, 4) or getting outside help.
- Since there will never be a day without relationship problems *or* financial stress, don't wait for that. Connect now. Remember what brings you joy in your relationship and make time to do those things, whether it's taking a walk, working on a project together, time spent alone together, or time shared with family.
- Talk about money. When you are ready to be honest with yourself and each other, have the conversation – it can be difficult but it is worth it for your mental health and the health of your relationship. Keep emotions separate and don't put blame on one another. Look at the numbers and accept your share of the responsibility whether that is spending, being under-employed, procrastinating payments, etc. Get help, read about healthy financial habits (like taking this course!), and work together to make a change gradually over time.<sup>111</sup>

## **Financial Abuse**

### **What is Financial Abuse?**

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 and violence. Financial abuse may be accompanied by other types of abuse in a relationship, or it may stand alone as a form of control and manipulation.

Financial abuse can include preventing the survivor from working, restricting or stealing money, and manipulation and intimidation of the person being abused. The goal of the abuser is to gain and maintain power and control in the relationship.

Financial abuse is a powerful way of trapping someone in an abusive relationship. Survivors often cite economic insecurity for themselves or their children as a reason for not escaping an abusive relationship sooner.

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<sup>111</sup> Ann Smith. "Blaming Money for Relationship Woes?" *Psychology Today*, January 28 2010. <https://www.psychologytoday.com/us/blog/healthy-connections/201001/blaming-money-relationship-woes>