

## **Warning Signs of Financial Abuse:**

- Your name is not on the household checking account or on joint purchases like car loans, mortgages, cell phone plans, or apartment leases.
- Your partner is trying to control your use of, or access to, money you earned or saved.
- Your partner is using your money, assets, or credit cards without permission.
- Your partner requires you to bail them out of financial crises.
- Your partner demands you give them your paycheck, credit card, and account passwords.
- Your partner criticizes your job, pressures you to quit, or harasses you at work.
- You cannot buy the things you need (medications, feminine hygiene products, necessary toiletries), while your partner always seems to have what they need.
- Your partner spends your Social Security money. This is illegal. Your Social Security check is intended for **your use only**.
- Shared credit cards are always maxed out. If your partner never allows you to pay down the credit card, this may be a way of keeping you in the relationship by limiting your options to move out.
- You are not allowed any money for your own recreational use. Your partner has money to be spent on fun and you do not.
- You are not allowed to purchase a car, even with your own money. This keeps you isolated, away from family and friends, and reduces your independence.
- You are discouraged from seeking career or job opportunities that can earn you more money. This is to keep you financially dependent on your partner.
- You must account for every penny you spend.
- Your partner criticizes the financial decisions you make.
- Your partner controls *all* of the household finances<sup>112</sup>

If you suspect you are being abused financially, reach out to someone – a friend, family member, co-worker, counselor or other expert. If you don't feel that you have someone in your life you can trust with this kind of information, you can contact a local domestic abuse hotline or the National Domestic Violence Hotline at 1-800-799-SAFE (7233).<sup>113</sup>

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<sup>112</sup> Sherri Gordon. "How to Identify Financial Abuse in a Relationship" *VeryWell Mind*, May 6, 2020.  
<https://www.verywellmind.com/financial-abuse-4155224>

<sup>113</sup> Original material from Peerlink National Technical Assistance Center.