

ACTION GUIDE

How to Address Financial Abuse in Healthy Relationship Programming



Economic abuse is a deliberate pattern of control in which individuals interfere with their partner's ability to acquire, use, and maintain financial resources.

Economic abuse is present in 94-99% of abusive adult relationships. Early intervention and education during the teen years (13-19) is critical to establish healthy and equitable economic dynamics within their relationships as they begin to establish financial independence.

While financial literacy and empowerment programs offer one avenue of education, it is also important for our existing programs on healthy relationship education to make broader connections between economic abuse and control. The guide below offers suggestions for how to integrate financial topics into programming, key learning outcomes, and example discussion questions to inform your efforts.

5 STEPS TO INTEGRATE MESSAGES ON FINANCIAL ABUSE INTO TEEN HEALTHY RELATIONSHIP PROGRAMMING

1. Include learning objectives, messages, and examples related to financial abuse.
2. Modify examples and questions on economic abuse to be relatable & reflective of your teen population. **Consider:** Does your group of teens have jobs?
3. Ensure facilitators are trained in key concepts around financial abuse.
4. Connect financial abuse to existing program topics. **Example topics:** Control, respect, or consent
5. Leverage peer facilitators to make examples relatable.

Key Learning Outcomes for Teens:



Increased knowledge of healthy & abusive financial relationship behaviors



Increased intention to intervene when witnessing financial abuse



Increased belief in gender equitable attitudes & norms related to finances

CORE ELEMENTS OF HEALTHY ECONOMIC RELATIONSHIPS TO PROMOTE:

Equity & Independence

- Both partners have access to their finances (bank accounts; credit cards; apps) without the permission or surveillance of another.
- Respect for another's financial independence and boundaries.
- Support for partners' and friends' employment, academic, and career pursuits.
- Equitable labor (household; emotional; childcare) that is conscious of how gender impacts contributions.
- Freedom of choice and open communication about reproductive decisions and contraception.

Communication

- Respectful and nonviolent discussions about assets, spending, and finances.
- Open conversations about purchasing items and gifts without pressure from partners or peers.
- Conflicts are navigated with listening, honesty, and respect for another's boundaries (and without retaliation).

Mutuality & Shared Decision-Making

- Equal say in determining financial priorities and goals.
- Shared financial decision making in which partners reach agreement.
- Both partners taking responsibility and finding support for their own harmful and controlling behaviors.

Example Questions for Discussions with Teens



(Note: When developing questions, base them on the learning objectives above)

? Who in your life do you talk to before making decisions about spending and finances?

? How do you (or would you) talk about differences in how much money you have compared to your friends or partners?

? What expectations do you feel about who should pay for dates and gifts in your relationships?

? What are ways you can support your partners' academic and career aspirations?

? Would you ever ask to use a friend or partner's credit card? Why or why not?

? What would you do if you saw your friend taking advantage of someone in a relationship?

? Have you ever seen someone else's academics, job, or friendships suffer because of a romantic relationship? Did you say or do anything?

? What does respect look like when you're having a conflict with a friend or partner?



ADDITIONAL RESOURCES:



Fact Sheets, Teen Survey Results, and Social Media Toolkit

- [Futures Without Violence's Teen Dating Violence Webpage](#)

Existing Programs & Content that Address Teen Economic Abuse (to implement, adapt, & draw from...)

- o [Junior Achievers Personal Finance Program](#)
- o [Coaching Boys Into Men](#)
- o [One Love Foundation](#)
- o [Moving Ahead](#)