

MODULE 1

Identifying Economic Abuse

Facilitator notes

FIRE Training Programme · 4 hours

Name economic abuse with confidence, tell it apart from ordinary money problems, and recognise it in real life: in your own life or in someone you support.



Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the Italian National Agency Erasmus+ INDIRE. Neither the European Union nor the granting authority can be held responsible for them. Project 2025-1-IT02-KA210-ADU-000354693

Before you start

- Read the guidelines for educators and service providers, especially sections 3 and 4 on responding to disclosures.
- Have the help contacts for your country printed and visible in the room.
- Agree ground rules with the group: nobody has to share personal stories; what is said in the group stays in the group.
- Plan a quiet space and a short break in every session.
- Use made-up examples. Never ask a participant to use her real accounts or numbers.

If someone discloses abuse

1. Listen calmly and believe her. Thank her for telling you.
2. Do not ask for details or push her to act. Say it is not her fault.
3. Offer to talk privately after the session, and share the help contacts.
4. If she is in immediate danger, call 112 with her agreement.
5. Follow your organisation's safeguarding procedure and keep what she said confidential.

Learning objectives

Define economic abuse

Explain what it is, how it differs from money problems, and how it links to coercive control.

Know the tactics

Name the three main patterns and the tactics in each, including digital and post-separation abuse.

Spot the warning signs

Notice early red flags in everyday money arrangements, and see how abuse can grow over time.

Understand the impact

See why economic abuse traps people, who is most at risk, and why common myths are wrong.



What is economic abuse?

Content note

This lesson talks about control in relationships. Go at your own pace and take a break whenever you need one.

Money can be used as a weapon. This lesson gives you clear words to name economic abuse and to tell it apart from everyday money stress.

Lesson at a glance

- Explain economic abuse in your own words
- Tell it apart from money worries and disagreements
- Name the three main patterns of economic abuse
- Explain why it so often stays hidden

Key terms

- **Economic abuse:** When one person uses money and resources to control another person and limit her freedom.
- **Coercive control:** A pattern of isolating, watching and controlling a person until her world becomes very small.
- **Gender-based violence:** Violence against a woman because she is a woman, or violence that affects women much more than men.
- **Allowance:** A fixed amount of money one person gives another, often with rules about how to spend it.
- **Joint account:** A bank account shared by two people. Both should be able to see and use it.

Slide by slide

#	Title	Tutor note
1	A clear definition	Read the definition slowly. The test is not 'are they struggling with money?' but 'is one person using money to control another?'
2	Where economic abuse sits	The EU law is Directive (EU) 2024/1385 on combating violence against women and domestic violence (Article 2).
3	Money problems or money control?	Couples disagree about money and families fall on hard times. That alone is not abuse. The key is control.
4	The three main patterns	Researchers and support services use these three patterns. Ask the group for one everyday example of each, without personal details.
5	Four questions to ask	These questions are a guide, not a diagnosis. Several 'yes' answers together are a strong signal.



#	Title	Tutor note
6	Why it stays hidden	Ask: which of these do you think keeps economic abuse hidden most? Why? Invite reflection, not disclosure.
7	More common than people think	The second figure comes from UK research, not from Italy, Germany or Portugal. Say so clearly when you present it.
8	It is never your fault	Pause here. Remind the group that nobody needs to share personal experiences, and where help can be found.

Check your understanding

1. In your own words, what is economic abuse?
2. What is the difference between a money disagreement and economic abuse?
3. What are the three main patterns of economic abuse?
4. Why does economic abuse often stay hidden?

Exercise 1.1: Abuse, or not? Analyse the case

20 min · Individual

Decide whether the situation below is economic abuse. Explain your decision using the definition from this lesson.

The situation

Lena and Marco share a joint account. Both salaries are paid into it. Marco set up online banking so that only he gets the alerts and only he knows the password. He gives Lena cash each week and asks her to explain what she spends. When she asked to see the statements, he said she 'would not understand them' and changed the subject. Lena has not seen the balance of the account she pays into for over a year.

1. Step 1 — Read: Read the situation carefully, more than once
2. Step 2 — Mark: Underline anything that looks like control, exploitation or sabotage
3. Step 3 — Decide: Is this economic abuse, a money disagreement, or unclear?; Write the one fact that most shaped your decision
4. Step 4 — Reflect: Note one extra piece of information that would make you more certain

For the facilitator

Let learners work alone, then compare in pairs. Most will see control: Lena pays in but has no access. If someone links the case to her own life, thank her, believe her, do not press for details, and offer a private talk after the session. Share the help contacts and follow your organisation's safeguarding procedure.



Reflection 1.2: The line between control and care

15 min · Group

Some controlling behaviour can look like care, protection or common sense. Talking about where the line falls helps you see it more clearly.

1. When does 'I will take care of the money' become a way of taking control?
2. Why might someone not realise that she is experiencing economic abuse?
3. How would you explain the difference between budgeting and being controlled to a friend?

For the facilitator

Set ground rules first: nobody has to share personal stories, and what is said stays in the room. Keep the talk general. If someone discloses abuse, respond calmly, believe her, and offer a private talk and the help contacts. Do not push for details.

Interactive activity: Control or care?

Read each situation and choose the answer that fits best. There is no trick: take your time.

Quiz answers

#	Question	Answer	Why
1	What is the main sign of economic abuse?	One person uses money to control another	The key is control, not hardship.
2	Economic abuse is one part of which wider pattern?	Coercive control	Economic abuse is one of the strongest tools of coercive control.
3	Which is an example of work or study sabotage?	Stopping her from going to a job interview	Stopping her from working removes her way to independence.
4	Which EU law names economic violence as a form of domestic violence?	Directive (EU) 2024/1385	Directive (EU) 2024/1385 covers violence against women and domestic violence, including economic violence.
5	Why does economic abuse often stay hidden?	It looks ordinary and leaves no visible marks	It can look like normal life, it brings shame, and its signs are in papers, not on the body.



The tactics abusers use

Content note

This lesson describes controlling behaviours. If something feels close to home, pause and take care of yourself.

Economic abuse is made of many small, specific behaviours. When you know their names, they are easier to spot and harder to dismiss.

Lesson at a glance

- Name the main tactics of economic control
- Recognise how someone can be stopped from earning
- Explain how coerced debt works and why it lasts
- Describe how abuse can continue online and after separation

Key terms

- **Monitoring:** Watching or checking everything a person does, for example every payment or message.
- **Employment sabotage:** Stopping a person from getting or keeping a job or a course, so she cannot earn her own money.
- **Coerced debt:** Debt in a person's name that she was forced, pressured or tricked into, or that was taken without her consent.
- **Credit record:** Information banks use to decide if you can borrow or rent. Unpaid debts can damage it.
- **Post-separation abuse:** Abuse that continues after a relationship has ended, for example through money, children or the courts.

Slide by slide

#	Title	Tutor note
1	Tactics of control	An allowance turns basic living money into a 'gift' that can be taken away. Ask how each tactic might feel day to day.
2	Blocking the route to an income	An income of her own is the clearest way out of economic abuse. That is why abusers often attack it.
3	Draining the resources	Ask the group which of these would be hardest to notice from the outside.
4	How coerced debt works	Stress that debt taken under pressure or without consent is not her failure. Module 3 covers rights and debt advice.
5	Debt can outlast the relationship	Pause here. This is one of the most damaging tactics because its effects last long after the relationship.



#	Title	Tutor note
6	Control through digital banking	Technology makes money easier to use, and also easier to watch. Training Pill 5 covers safe digital banking.
7	Abuse after separation	These tactics keep her tied, anxious and short of money long after leaving. Leaving is a process, not one moment.

Check your understanding

1. Name two tactics of economic control.
2. How can someone be stopped from earning her own money?
3. Why does coerced debt do such long-lasting harm?
4. How can economic abuse continue after a relationship ends?

Exercise 1.3: Spot every tactic

22 min · Pairs

Find and name as many economic abuse tactics as you can in the situation below. Sort each one into control, exploitation or sabotage.

The situation

After Priya had their second child, Sam said it 'made no sense' for her to go back to nursing, and he cancelled the renewal of her nursing registration. He took over all the accounts. When Priya's mother sent her money, Sam moved it to 'keep it safe'. He opened a credit card in Priya's name to furnish the house, and it is now near its limit. Last month her old employer called about a shift. Sam answered and told them she no longer worked.

1. Step 1 — Mark: Read the situation and mark each separate tactic you notice
2. Step 2 — Label: Label each one: control, exploitation or sabotage; Count how many different tactics there are
3. Step 3 — Weigh: Agree which single tactic does the most damage, and why
4. Step 4 — Sum up: Note which of the three patterns is strongest in this case

For the facilitator

Possible answers: blocking her return to work and the call to her employer (sabotage), taking over accounts (control), taking her mother's money and the credit card (exploitation). If someone links the case to her own life, listen, believe her, offer a private talk and the help contacts, and follow your safeguarding procedure.



Reflection 1.4: Which tactics hide best?

15 min · Group

Some tactics are obvious. Others are almost invisible because they look sensible or caring. Naming the hidden ones helps to protect people.

1. Which tactics from this lesson would be hardest for someone outside the home to see?
2. How might an abuser explain each one as reasonable or caring?
3. Why is naming a tactic out loud such a strong first step?

For the facilitator

Keep the talk on tactics, not on people in the room. Learners can keep their answers to themselves. If someone shares a personal experience, thank her, stay calm, do not ask for details, and offer a private talk and the help contacts after the session.

Interactive activity: Name the pattern

Sort each behaviour into the pattern it fits best. Some behaviours fit more than one: choose the main one.

Quiz answers

#	Question	Answer	Why
1	Which is a tactic of economic control?	Demanding a receipt for every purchase	Checking every purchase is monitoring. It keeps a person dependent and afraid.
2	What is coerced debt?	Debt she was forced or tricked into, or taken without her consent	Coerced debt is put in her name through pressure, deception or without her consent.
3	Why do abusers often attack a woman's job or studies?	Her own income is a way out of the abuse	An income of her own is the clearest route to independence.
4	Which is an example of digital economic abuse?	Controlling her passwords and alerts	Controlling passwords and alerts turns banking tools into a way to watch and control.
5	Can economic abuse continue after separation?	Yes, through debt, children's costs and the courts	It can carry on through settlements, shared debt, maintenance and court cases.



Recognising the signs

Content note

This lesson invites you to think about your own situation. Share only what you wish to, and take a break if you need one.

Knowing the tactics is one step. Spotting them in real life is the next. This lesson helps you notice warning signs and see how abuse grows over time.

Lesson at a glance

- Recognise common warning signs of economic abuse
- Use four honest questions to look at your own situation
- Notice signs in someone you support and respond with care
- Describe the four stages of escalation

Key terms

- Red flag: A warning sign that something may be wrong.
- Escalation: When abuse slowly becomes stronger, more frequent or more harmful over time.
- Isolation: Being cut off from friends, family, work or activities, often slowly and step by step.
- Disclosure: When someone tells another person about abuse she has experienced.
- Anti-violence centre: A local service that offers women free, confidential support with any kind of violence, including economic abuse.

Slide by slide

#	Title	Tutor note
1	Warning signs to know	Read the signs aloud slowly. Learners do not need to say which ones they recognise.
2	Looking at your own life	Offer these questions for private thought. Nobody needs to answer them aloud.
3	Signs in someone you support	Friends, trainers and workers may notice economic abuse before the woman does. Respond gently, never with pressure.
4	How economic abuse grows	Use these four stages in EX 1.5 with Giulia's story.
5	Giulia's shrinking independence	Warning signs: she lost access to her own account, had an allowance to justify, and debt in her name. Keep the talk on the story.
6	If you recognise yourself	Some learners may recognise their own situation here. Stay calm, offer a private talk after the session and share the help contacts.



#	Title	Tutor note
7	Free, confidential help	Go through the services for your country. Remind learners they can save the contacts in a safe place.

Check your understanding

1. Name three warning signs of economic abuse.
2. What four questions can help you look at your own situation?
3. How would you respond if a friend showed signs of economic abuse?
4. What are the four stages of escalation?

Exercise 1.5: Map the escalation

22 min · Pairs

Use Giulia's story to trace how the abuse grew, stage by stage, and find the moments when someone might have noticed.

The situation

Read Giulia's story again. Work through it as a timeline, from the first 'let me handle it' to the day she found the debt. Notice how each step made the next one seem normal. Look for the points where a friend, a colleague or a service might have noticed that something was wrong.

1. Step 1 — Timeline: List the events in Giulia's story in time order
2. Step 2 — Stages: Mark each event: starts small, becomes routine, tightens or traps; Note what made each later stage possible
3. Step 3 — First sign: Agree on the earliest point when abuse could have been noticed
4. Step 4 — A gentle question: Write one question a friend or worker could have gently asked early on

For the facilitator

Have Giulia's case study slide on screen. Good gentle questions are open and kind, for example 'How are things with money at home?'. If someone discloses abuse, thank her, believe her, offer a private talk and the help contacts, and follow your safeguarding procedure.

Reflection 1.6: What makes leaving so hard?

15 min · Group

'Why didn't she leave sooner?' is the wrong question. Understanding what keeps people in place helps us support them without judging.

1. What practical things make leaving economic abuse so difficult?
2. How does having no money of your own affect the choice to leave?

FIRE · Financial Resilience · Module 1: Identifying Economic Abuse · Facilitator notes · fire.elnlab.eu



Co-funded by
the European Union

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the Italian National Agency Erasmus+ INDIRE. Neither the European Union nor the granting authority can be held responsible for them. Project 2025-1-IT02-KA210-ADU-000354693

3. How can we support someone without judging her timing?

For the facilitator

This topic can be personal. Remind the group that sharing is optional and nobody is judged. If someone discloses abuse, respond calmly, believe her, do not give advice about leaving, and offer a private talk and the help contacts.

Interactive activity: Warning signs

Read the sign on the front. Think about why it matters, then turn the card.

Quiz answers

#	Question	Answer	Why
1	Does one warning sign prove economic abuse?	No, but several together are a strong signal	One sign alone is not proof. Several signs together are a strong signal.
2	Which question helps you look at your own situation?	Can I reach and use money without asking permission?	Access is the key: can you reach, use and know about money freely?
3	A friend seems afraid to spend money. What is a good first response?	Listen, believe her and say free help exists	Do not push. Believe her, and let her know help exists when she is ready.
4	How does economic abuse usually begin?	With a kind-sounding offer to 'take care of' the money	It often starts small and sounds reasonable, then becomes routine.
5	What was the first warning sign in Giulia's story?	Paolo offered to 'handle the boring side' of money	The offer to 'handle' money was the first step towards losing control of it.



Impact and who is at risk

Content note

This lesson talks about the harm economic abuse causes and includes a real-life story. Go gently and pause when you need to.

Economic abuse does deep and lasting harm. It hits hardest those who already face disadvantage. This lesson looks at its impact, who is most at risk, and the myths around it.

Lesson at a glance

- Describe how economic abuse harms money, health, safety and children
- Explain why it makes leaving so hard
- Name groups of women who face a higher risk
- Replace common myths with facts

Key terms

- Residence permit: An official document that gives you the right to live in a country.
- Financial dependence: Relying on another person for money, often because you have no income of your own.
- Women's shelter: A safe place to stay for women, and often their children, who are leaving violence.
- Myth: A belief that many people share but that is not true.
- Directive: An EU law that sets goals all EU countries must reach through their own national laws.

Slide by slide

#	Title	Tutor note
1	The ripple effects	Harm can last long after the relationship ends. Recovery is possible, and Modules 2 to 4 support it.
2	Who is most at risk	Anyone can experience economic abuse. These situations raise the risk and make escape harder. Avoid any sense of blame.
3	Why economic abuse traps people	'Why didn't she leave?' is the wrong question. Ask instead: what is stopping her, and what would help?
4	Aisha, far from home	Warning signals: status used as a threat, documents kept from her, no money or information, a language barrier. Keeping someone's documents is a form of abuse.
5	What EU law says	Article 2 of the Directive defines domestic violence as including economic violence. National rules differ: see Module 3.
6	Myths and facts	Read each myth and ask the group for the fact before showing it. EX 1.8 builds on this slide.



#	Title	Tutor note
7	Naming it is the first step	Close the module warmly. Thank learners for their attention and courage, and remind them where to find help.

Check your understanding

1. Name three areas of life that economic abuse can harm.
2. Why is leaving so hard when someone has no money of her own?
3. Which groups of women face a higher risk, and why?
4. Choose one myth and explain the fact that replaces it.

Exercise 1.7: Assess the risk and the impact

22 min · Pairs

Use Aisha's story to see why her situation is especially hard, and what the abuse is costing her in different areas of life.

The situation

Read Aisha's story again. Think about how her residence status, language, isolation, the documents kept from her and having no money of her own work together. One factor is serious. Together they create a trap. Think about the risks she faces and the harm the abuse is already causing.

1. Step 1 — Risk factors: List every factor that makes Aisha more vulnerable; For each one, note why it makes leaving harder
2. Step 2 — Impact: Map the harm across money, safety, mind and residence status
3. Step 3 — Myths: Decide which myth is most likely to be used against her
4. Step 4 — First message: Write the first thing you would want Aisha to know

For the facilitator

Some learners may share Aisha's situation. Do not assume, and never ask about anyone's status. If someone discloses abuse, thank her, believe her, offer a private talk and the help contacts (many services work in several languages), and follow your safeguarding procedure.

Reflection 1.8: Challenging the myths around us

15 min · Group

The myths in this lesson are repeated in families, in the media and even in services. Noticing them in ourselves is where change begins.

1. Which myth had you heard, or perhaps believed, before today?
2. Where do these myths get repeated, and who do they protect?

FIRE · Financial Resilience · Module 1: Identifying Economic Abuse · Facilitator notes · fire.elnlab.eu



Co-funded by
the European Union

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the Italian National Agency Erasmus+ INDIRE. Neither the European Union nor the granting authority can be held responsible for them. Project 2025-1-IT02-KA210-ADU-000354693

3. How could you respond the next time you hear one?

For the facilitator

Make it safe to admit having believed a myth: most people have. Keep the talk respectful. If someone discloses abuse, respond calmly, believe her, and offer a private talk and the help contacts after the session.

Interactive activity: Myth or fact?

Match each myth on the left with the fact that answers it.

Quiz answers

#	Question	Answer	Why
1	Which area of life can economic abuse harm?	Money, mental health, safety and children	The harm spreads from money into health, safety, housing and the next generation.
2	Why does economic abuse make leaving so hard?	It removes the money and contacts needed to leave	Leaving costs money, and economic abuse removes exactly those resources.
3	Why can migrant women face a higher risk?	Residence status and language barriers can be used to control them	Insecure status, language barriers and unfamiliar systems can be used as threats.
4	In Aisha's story, which was a warning signal?	Karim kept her ID documents	Keeping someone's documents is a form of control and abuse.
5	'She just needs to budget better.' What is the fact?	The problem is control by another person, not her skills	Economic abuse is about one person controlling another, not about money skills.



Module 1 final quiz

#	Question	Answer	Why
1	What is economic abuse?	Using money and resources to control another person	Economic abuse is about control, not about how much money a family has.
2	Which are the three main patterns of economic abuse?	Control, exploitation and sabotage of work or study	Almost every tactic fits into control, exploitation or sabotage of work or study.
3	Which EU law names economic violence as a form of domestic violence?	Directive (EU) 2024/1385	Directive (EU) 2024/1385 covers violence against women and domestic violence.
4	A partner keeps all the passwords and alerts for a joint account. What is this?	Digital economic control	Controlling passwords and alerts keeps her away from her own money.
5	Why does coerced debt do long-lasting harm?	The debt and a damaged credit record stay with her	She may be legally responsible for repayments and struggle to rent or borrow for years.
6	Can economic abuse continue after a relationship ends?	Yes, through debt, shared costs and the courts	It can carry on through settlements, shared debt, child maintenance and court cases.
7	What are the four stages of escalation?	Starts small, becomes routine, tightens, traps	Abuse grows in stages, and each stage makes the next feel normal.
8	How should you respond if someone tells you about economic abuse?	Believe her and share where free help is	Do not push or judge. Believe her and let her know help exists when she is ready.
9	Which situation can increase the risk of economic abuse?	Insecure residence status and language barriers	Insecure status and language barriers can be used to threaten and control.
10	'If it were that bad, she would leave.' What is the fact?	Economic abuse removes the resources that leaving needs	Without money, contacts and confidence, leaving is much harder. It is never her fault.

