

MODULE 1

Identifying Economic Abuse

Learner workbook

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.



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Your name (or a nickname)	
Start date	
Group or tutor	

How to use this workbook

- Do each exercise after the lesson it belongs to. Tick each step when you finish it.
- Your answers are yours. You do not have to show them to anyone.
- You can use made-up names and numbers. You never need to use your real situation.
- If something feels too hard, take a break. Help is listed at the end of this workbook.

What is in this workbook

Code	Title	Lesson	Time	How
EX 1.1	Abuse, or not? Analyse the case	L1.1	20 min	Individual
EX 1.2	The line between control and care	L1.1	15 min	Group
EX 1.3	Spot every tactic	L1.2	22 min	Pairs
EX 1.4	Which tactics hide best?	L1.2	15 min	Group
EX 1.5	Map the escalation	L1.3	22 min	Pairs
EX 1.6	What makes leaving so hard?	L1.3	15 min	Group
EX 1.7	Assess the risk and the impact	L1.4	22 min	Pairs
EX 1.8	Challenging the myths around us	L1.4	15 min	Group



EXERCISE 1.1 · LESSON 1.1: WHAT IS ECONOMIC ABUSE?

Abuse, or not? Analyse the case

Time	20 min
How	Individual
What you make	A short note with your decision, the key fact and one open question.

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.

Goals

- Apply the definition of economic abuse to a real situation
- Explain your decision with facts from the case

Step by step

Step 1 — Read (4 min)

- ☐ Read the situation carefully, more than once

Step 2 — Mark (6 min)

- ☐ Underline anything that looks like control, exploitation or sabotage

Step 3 — Decide (6 min)

- ☐ Is this economic abuse, a money disagreement, or unclear?
- ☐ Write the one fact that most shaped your decision

Step 4 — Reflect (4 min)

- ☐ Note one extra piece of information that would make you more certain



Your notes

Good to know

– Remember the four questions: one-sided, on purpose, controlling, and what happens when she asks.

Check your work

- ☐ I used the definition from the lesson
- ☐ I named at least one pattern
- ☐ I explained my decision with a fact from the case



The line between control and care

Time	15 min
How	Group

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

Private: only you see your answers

This reflection is private. Write only what you want to. Nobody will collect or read it.

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?



Spot every tactic

Time	22 min
How	Pairs
What you make	A list of the tactics you found, each with its pattern, and a short note on the most harmful one.

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.

Goals

- Recognise separate tactics in one situation
- Sort each tactic into one of the three patterns
- Decide which tactic does the most harm

Step by step

Step 1 — Mark (6 min)

- ☐ Read the situation and mark each separate tactic you notice

Step 2 — Label (6 min)

- ☐ Label each one: control, exploitation or sabotage
- ☐ Count how many different tactics there are

Step 3 — Weigh (6 min)

- ☐ Agree which single tactic does the most damage, and why

Step 4 — Sum up (4 min)

- ☐ Note which of the three patterns is strongest in this case



Your notes

Good to know

- Some tactics fit more than one pattern. Choose the main one and say why.

Check your work

- ☐ We found at least five tactics
- ☐ We labelled each tactic with a pattern
- ☐ We explained which tactic does the most harm



Which tactics hide best?

Time	15 min
How	Group

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

Private: only you see your answers

This reflection is private. Write only what you want to. Nobody will collect or read it.

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?



Map the escalation

Time	22 min
How	Pairs
What you make	A simple timeline with the four stages marked, and one gentle question.

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.

Goals

- Place events in the four stages of escalation
- Find the earliest point when abuse could have been noticed

Step by step

Step 1 — Timeline (6 min)

- ☐ List the events in Giulia's story in time order

Step 2 — Stages (6 min)

- ☐ Mark each event: starts small, becomes routine, tightens or traps
- ☐ Note what made each later stage possible

Step 3 — First sign (5 min)

- ☐ Agree on the earliest point when abuse could have been noticed

Step 4 — A gentle question (5 min)

- ☐ Write one question a friend or worker could have gently asked early on



Your notes

Check your work

- ☐ Our timeline is in the right order
- ☐ We used all four stages
- ☐ Our question is gentle and does not blame Giulia



What makes leaving so hard?

Time	15 min
How	Group

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

Private: only you see your answers

This reflection is private. Write only what you want to. Nobody will collect or read it.

1. What practical things make leaving economic abuse so difficult?**2. How does having no money of your own affect the choice to leave?****3. How can we support someone without judging her timing?**

Assess the risk and the impact

Time	22 min
How	Pairs
What you make	A short map of Aisha's risk factors and their impact, and the first message you would give her.

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.

Goals

- Recognise factors that increase risk
- Map the impact of economic abuse across different areas of life

Step by step

Step 1 — Risk factors (6 min)

- ☐ List every factor that makes Aisha more vulnerable
- ☐ For each one, note why it makes leaving harder

Step 2 — Impact (7 min)

- ☐ Map the harm across money, safety, mind and residence status

Step 3 — Myths (4 min)

- ☐ Decide which myth is most likely to be used against her

Step 4 — First message (5 min)

- ☐ Write the first thing you would want Aisha to know



Your notes

Check your work

- ☐ We named at least four risk factors
- ☐ We covered money, safety, mind and status
- ☐ Our message to Aisha is clear and kind



Challenging the myths around us

Time	15 min
How	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.

Private: only you see your answers

This reflection is private. Write only what you want to. Nobody will collect or read it.

1. Which myth had you heard, or perhaps believed, before today?

2. Where do these myths get repeated, and who do they protect?

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



Where to get help

These services are free and confidential. You can call them for yourself or for someone you support.

Country	Phone / web	Service	Cost and hours
Italy	1522	1522 Anti-violence and stalking helpline	free · 24/7
Italy	direcontrolaviolenza.it	D.i.Re – national network of anti-violence centres	free
Italy	inps.it	Reddito di Libertà (freedom income)	
Italy	normattiva.it	State-paid legal aid (patrocinio a spese dello Stato)	free
Italy	02 2327 2327	Telefono Amico Italia	24/7
Germany	116 016	Violence against Women Support Hotline (Hilfetelefon)	free · 24/7
Germany	116 006	Opfer-Telefon (WEISSER RING) – victims of crime helpline	free
Germany	frauenhaus-suche.de	Women's shelter search (Frauenhaus-Suche)	
Germany	frauen-gegen-gewalt.de	Women's counselling centres (bff)	free
Germany	0800 111 0 111	TelefonSeelsorge (crisis line)	free · 24/7
Germany	vz-schuldnerberatung.de	Recognised debt advice (Schuldnerberatung)	
Germany	service.justiz.de	Legal advice for people on low income (Beratungshilfe)	
Germany	migrationsberatung.org	Migration advice for adults (MBE)	free
Portugal	800 202 148	Information Service for Victims of Domestic Violence	free · 24/7
Portugal	116 006	APAV Victim Support Line	free
Portugal	800 202 148	National Network for Victims of Domestic Violence (RNAVVD)	free · 24/7
Portugal	gov.pt	Legal aid (proteção jurídica)	free
Portugal	gov.pt	Bank Customer Support Network (RACE)	free
Portugal	213 544 545	SOS Voz Amiga (listening line)	



Country	Phone / web	Service	Cost and hours
Portugal	808 24 24 24	SNS 24 psychological counselling (option 4)	24/7
Portugal	808 257 257	Migrant Support Line (AIMA)	
Across the EU	112	112 European emergency number	free · 24/7
Across the EU	116 006	Helpline for victims of crime (where available)	

In an emergency, call 112.

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