



MODULE 1

Identifying Economic Abuse

Training for women's economic empowerment • 4 hours



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How this module works

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.

4 h

Learning time

4

Lessons

4

Exercises

4

Reflections

4

Languages

1.1

55 min

What is economic abuse?

Practice: EX 1.1 • EX 1.2

1.2

65 min

The tactics abusers use

Practice: EX 1.3 • EX 1.4

1.3

55 min

Recognising the signs

Practice: EX 1.5 • EX 1.6

1.4

55 min

Impact and who is at risk

Practice: EX 1.7 • EX 1.8



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Learning objectives

By the end of this module you will be able to:



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.

LESSON 1.1 • 55 MIN

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.

IN THIS LESSON

- A clear definition
- Where economic abuse sits
- The three main patterns
- Why it so often stays hidden

Module 1 • Identifying Economic Abuse



L1.1 Learning objectives

By the end of this lesson you will be able to:



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

THIS LESSON

L1.1

Duration: 55 min

Practice: EX 1.1, EX 1.2

Quiz: 5 questions, 70% to pass

Key terms

The words you will meet in L1.1, in plain language.

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.

A clear definition



Economic abuse is when one person uses money and resources to control another. It limits her freedom and her chance to be financially independent.

- It is not the same as money worries or arguments about money
- It can happen on its own or together with other kinds of abuse
- It can go on, or even get worse, after a relationship ends

Where economic abuse sits

Economic abuse is rarely a single act. It is one part of a bigger picture.



Part of coercive control

Coercive control means isolating, watching and controlling someone. Money is one of its strongest tools.



Violence against women

Anyone can experience it, but it mostly affects women. EU law names economic violence as domestic violence.



Not just money problems

Hard times and money arguments are not abuse. Abuse is one-sided, on purpose and controlling.

Money problems or money control?

Look at how money decisions are made, not at how much money there is.



A money disagreement

- Both people have a say
- Both can see the accounts and bills
- You can talk about it without fear
- Hard times affect you both



Economic abuse

- One person decides alone
- She cannot see or use the money
- Questions lead to anger or punishment
- One person keeps the power and the money

The three main patterns

Almost every tactic in this module fits into one of these three patterns. They often overlap.



Economic control

Limiting her access to money: a strict allowance, receipts for everything, all decisions made by him. The goal is dependence.



Economic exploitation

Taking or misusing her money: debt in her name, using her wages or benefits. The goal is to drain her resources.



Work and study sabotage

Stopping her from earning: blocking a job or course, causing trouble at work. The goal is to block her way out.

Four questions to ask

When something does not feel right, these questions can help you see more clearly.

1



Is it one-sided?

Does one person hold all the power over money?

2



Is it on purpose?

Is it a choice, not bad luck or a hard month?

3



Does it control?

Does it limit where she goes, what she buys or who she sees?

4



What if she asks?

Does a question lead to anger or punishment instead of a conversation?

Why it stays hidden

It leaves no bruises. Its signs hide in bank statements, contracts and small daily rules.



It looks like normal life

One partner 'handling the money' or a joint account can look ordinary from the outside.



It often has no name

Without words for it, many women blame themselves for being 'bad with money'.



Shame keeps it quiet

Money is a private topic. Shame about debt or having no money of your own stops many women speaking.

More common than people think

Economic abuse is reported far less often than other forms of abuse, but research shows it is common.

1 in 3

women in the EU have experienced physical or sexual violence
since the age of 15

About 95%

of domestic abuse survivors in UK research reported economic
abuse

Source: FRA, EU-wide survey on violence against women; Surviving Economic Abuse (UK research)

It is never your fault



If any of this sounds familiar, it is not your fault. Economic abuse is a choice the abuser makes. Asking for help is a sign of strength.

- Take this course at your own pace
- You can talk to someone you trust, or to a free, confidential service

Check your understanding

Try answering these in your own words before moving on.



In your own words, what is economic abuse?



What is the difference between a money disagreement and economic abuse?



What are the three main patterns of economic abuse?



Why does economic abuse often stay hidden?

Learning resources

Want to go further? These are free and trusted.



Directive (EU) 2024/1385 on combating violence against women and domestic violence

<https://eur-lex.europa.eu/eli/dir/2024/1385/oj>



Surviving Economic Abuse (UK charity): information and resources

<https://survivingeconomicabuse.org/>

L1.1 Key takeaways

Before the next lesson, hold on to these five points.



Economic abuse is using money to control another person.



It is not the same as money worries or disagreements.



It is part of coercive control and a form of violence against women.



Three patterns: control, exploitation, and sabotage of work or study.



It stays hidden because it looks ordinary, brings shame and leaves no marks.

Now put it into practice

Finish this lesson on the FIRE learning platform, or with your group.



INTERACTIVE ACTIVITY

Control or care?

On the platform · about 10
minutes



EXERCISE 1.1

Abuse, or not? Analyse the case

20 min · Individual



REFLECTION 1.2

The line between control and care

15 min · Group · Private: only
you see your answers



LESSON QUIZ

5 multiple-choice questions

70% to pass · unlimited retakes

LESSON 1.2 • 65 MIN

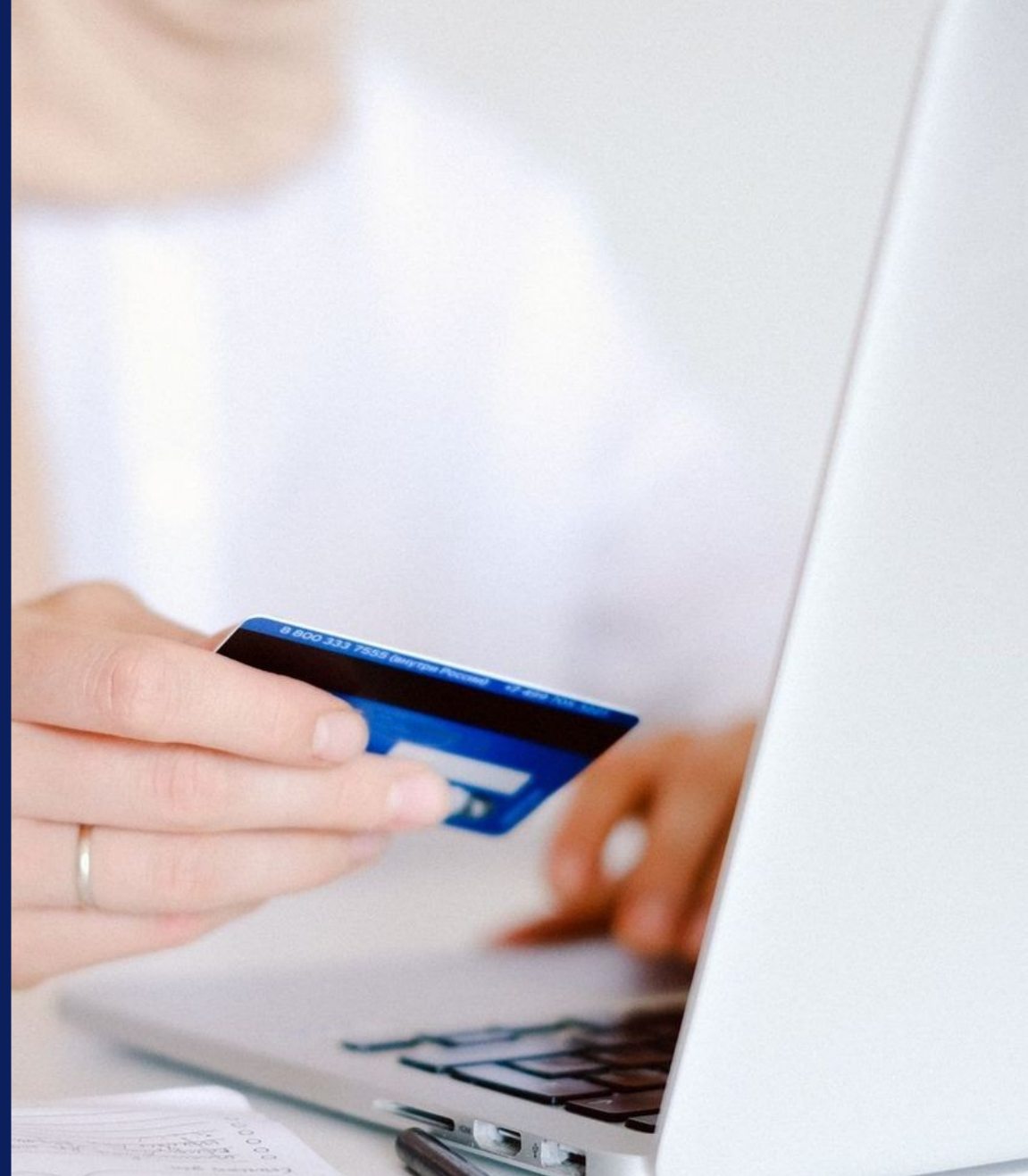
The tactics abusers use

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

IN THIS LESSON

- Tactics of control
- Blocking work and study
- Exploitation and coerced debt
- Digital and post-separation abuse

Module 1 • Identifying Economic Abuse



L1.2 Learning objectives

By the end of this lesson you will be able to:



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

THIS LESSON

L1.2

Duration: 65 min

Practice: EX 1.3, EX 1.4

Quiz: 5 questions, 70% to pass

Key terms

The words you will meet in L1.2, in plain language.

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.

Tactics of control

Control tactics keep a person dependent. They limit the money she can reach and what she can do with it.



Restricting access

Keeping accounts, cards or cash out of reach. She may pay into an account she cannot use.



Watching every euro

Asking for receipts, checking statements line by line, questioning every purchase, even food.



The 'allowance'

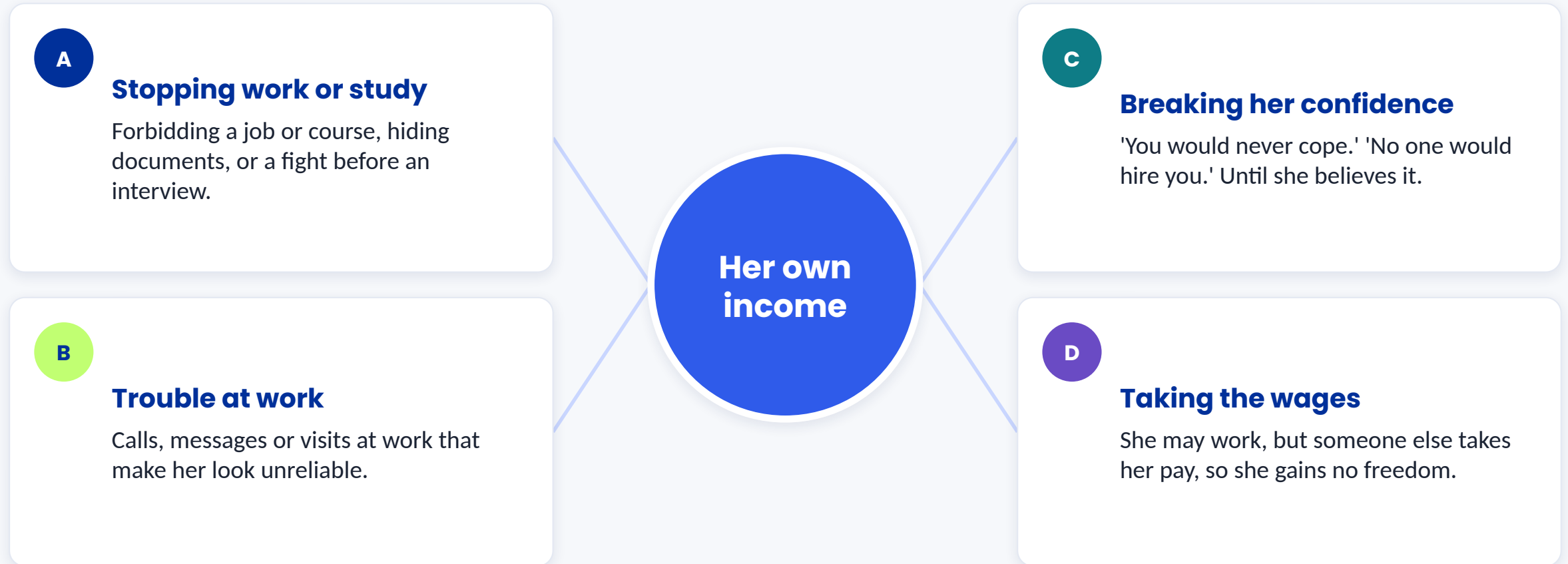
A small, fixed amount that must cover everything, and then criticism of how it is spent.



Deciding everything alone

Making every money choice alone and keeping her away from information and decisions.

Blocking the route to an income



Draining the resources

Exploitation moves her money to the abuser. It can leave lasting damage, such as debt and a bad credit record.



Coerced debt

Pressuring or tricking her into loans or credit, or borrowing in her name without her consent.



Taking her money

Taking cash, wages or benefits, selling her things, or moving shared money out of her reach.



Refusing to contribute

Paying nothing towards rent, food or the children, so she carries every cost alone.



Misusing benefits or status

Controlling her benefits, or using her residence status or dependence to get money or obedience.

How coerced debt works

Coerced debt does long-term harm. Each action on the left leaves a lasting harm on the right.

What the abuser does	The lasting harm
Takes out loans or cards in her name	She may be legally responsible for debt she never benefited from
Pressures her to sign financial agreements	The repayments fall on her, often for years
Runs up debt and then leaves	A damaged credit record blocks renting, borrowing and sometimes work
Hides the borrowing until it is too late	She finds the debt only in a crisis, with few options left

Debt can outlast the relationship

COERCED DEBT

Debt in her name stays with her, even after she leaves. It can block renting, borrowing and sometimes work for years.

It is still not her fault. Debt and legal advice, often free, can help.



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Control through digital banking

The apps that run our money can also be used to watch and control.



Locked out of apps

Controlling passwords and alerts so she cannot see or use her own accounts.



Watched in real time

Checking every payment as it happens, so the banking app becomes a way to watch her.



Credit opened online

Opening accounts or credit online in her name, or demanding access to her payment apps.



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Abuse after separation



**Many people think the danger ends when the relationship ends.
Economic abuse can carry on through money, children and the courts.**

- Dragging out the financial settlement
- Refusing to take her name off a shared debt
- Using child maintenance and shared costs to keep control
- Repeated court cases, withheld documents and long delays

Check your understanding

Try answering these in your own words before moving on.



Name two tactics of economic control.



How can someone be stopped from earning her own money?



Why does coerced debt do such long-lasting harm?



How can economic abuse continue after a relationship ends?

L1.2 Key takeaways

Before the next lesson, hold on to these five points.



Control tactics limit access: monitoring, allowances and deciding alone.



Sabotage blocks income: stopping work, harassment, insults or taking wages.



Exploitation drains money: coerced debt, theft and refusing to contribute.



Coerced debt can follow a woman for years. It is not her fault.



Digital banking and separation give abuse new ways to continue.

Now put it into practice

Finish this lesson on the FIRE learning platform, or with your group.



INTERACTIVE ACTIVITY

Name the pattern

On the platform · about 10
minutes



EXERCISE 1.3

Spot every tactic

22 min · Pairs



REFLECTION 1.4

Which tactics hide best?

15 min · Group · Private: only
you see your answers



LESSON QUIZ

5 multiple-choice questions

70% to pass · unlimited retakes

LESSON 1.3 • 55 MIN

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.

IN THIS LESSON

- Red flags to know
- Signs in your own life
- Signs in someone you support
- How abuse grows over time

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L1.3 Learning objectives

By the end of this lesson you will be able to:



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

THIS LESSON

L1.3

Duration: 55 min

Practice: EX 1.5, EX 1.6

Quiz: 5 questions, 70% to pass

Key terms

The words you will meet in L1.3, in plain language.

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.

Warning signs to know

No single sign proves abuse. Several together are a strong signal. Notice how familiar each one feels.



About money

- You cannot freely use money you earned or are entitled to
- You must explain every purchase, however small
- Someone else controls all accounts, cards and passwords
- You do not know what the household earns or owes



About your life

- You feel anxious or afraid when spending on basic needs
- Debt you did not choose has appeared in your name
- You have been stopped from working or studying
- Your wages or benefits are taken or 'managed' for you

Looking at your own life

Abuse can be hard to see from the inside, because it builds slowly. These honest questions can help.



Do you have real access?

Can you reach and use money, and know what exists, without asking permission or facing trouble?



Whose decision is it?

Who really decides how money is earned, spent and saved? Being left out of every decision is a sign.



What happens when you ask?

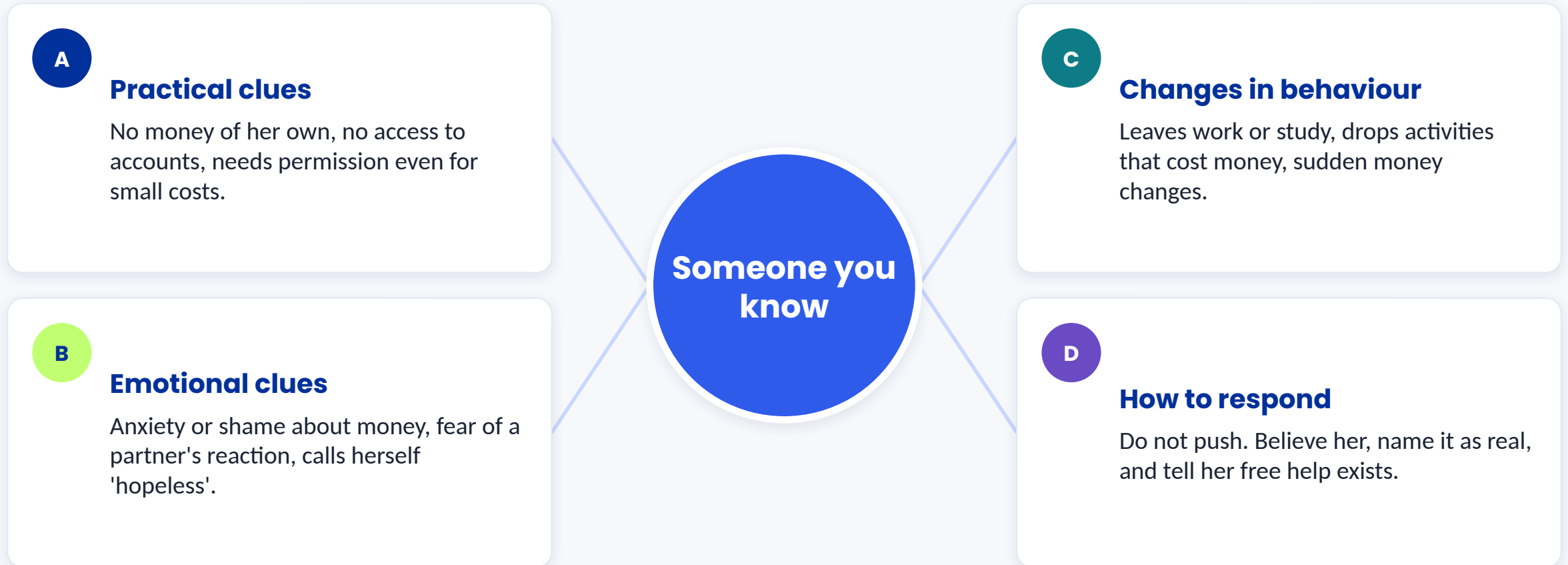
A safe relationship can handle questions about money. Anger, punishment or being shut down is the signal.



Has your world shrunk?

Has a lack of money slowly cut you off from friends, family, work or the things you enjoy?

Signs in someone you support



How economic abuse grows

It rarely starts in a dramatic way. Each stage makes the next one feel normal.

1



It starts small

A kind-sounding offer to 'simplify' or 'take care of' the money.

2



It becomes routine

Control slowly becomes the normal way the household runs.

3



It tightens

Access narrows, checking grows, and questions are met with anger.

4



It traps

Debt, dependence and isolation together make leaving feel impossible.

Giulia's shrinking independence

CASE STUDY • ITALY

Giulia, 41



What happened

Giulia ran her own small business before she met Paolo. He offered to 'handle the boring side' of money. Then he moved her business account into a joint account that he controlled. He gave her weekly cash and asked her to explain every euro. One day a supplier called about an unpaid bill. Giulia found out that loans had been taken against her business in her name.

What changed

Giulia called a free national helpline. A local anti-violence centre gave her legal and emotional support and helped her apply for the Reddito di Libertà.

THINK ABOUT IT

- Which warning signs can you see?
- When could someone have noticed?
- Why might Giulia think it 'was not really abuse'?

For two years, Giulia paid into accounts she could not see.

If you recognise yourself



If these signs feel familiar, you are not alone and it is not your fault. You do not have to decide anything today. Small, safe steps count.

- Talk to someone you trust
- Contact a free, confidential service when you feel ready
- Think about your safety before you change anything at home

Free, confidential help

These services offer information and support. They are free and confidential.

ITALY

1522

1522 Anti-violence and stalking helpline

Free, 24/7, also from mobiles. Help in Italian, English, French, Spanish, Arabic, German. Also by chat and app.

free • 24/7

GERMANY

116 016

Violence against Women Support Hotline (Hilfetelefon)

Free, anonymous, 24/7. Interpreters in many languages and sign language. Chat (daily 12-20) and email in German.

free • 24/7

PORTUGAL

800 202 148

Information Service for Victims of Domestic Violence

Free, 24/7, confidential information and referral. Also by SMS 3060 or email violencia@cig.gov.pt.

free • 24/7

ACROSS THE EU

116 006

Helpline for victims of crime (where available)

EU number for victims of crime. Active in Germany and Portugal. No 116 006 service found in Italy: call 1522, or 112 in danger.



In an emergency, call 112.



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Check your understanding

Try answering these in your own words before moving on.



Name three warning signs of economic abuse.



What four questions can help you look at your own situation?



How would you respond if a friend showed signs of economic abuse?



What are the four stages of escalation?

L1.3 Key takeaways

Before the next lesson, hold on to these five points.



No single sign proves abuse, but several together are a strong signal.



Ask about access, decisions, what happens when you ask, and a shrinking world.



In others, watch for practical, emotional and behavioural clues.



Respond by believing her, without pressure, and share where help is.



Abuse grows in stages, and each stage makes the next feel normal.

Now put it into practice

Finish this lesson on the FIRE learning platform, or with your group.



INTERACTIVE ACTIVITY

Warning signs

On the platform · about 10
minutes



EXERCISE 1.5

Map the escalation

22 min · Pairs



REFLECTION 1.6

What makes leaving so hard?

15 min · Group · Private: only
you see your answers



LESSON QUIZ

5 multiple-choice questions

70% to pass · unlimited retakes

LESSON 1.4 • 55 MIN

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.

IN THIS LESSON

- The ripple effects
- Why it traps people
- Who is most at risk
- Myths and facts

Module 1 • Identifying Economic Abuse



L1.4 Learning objectives

By the end of this lesson you will be able to:



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

THIS LESSON

L1.4

Duration: 55 min

Practice: EX 1.7, EX 1.8

Quiz: 5 questions, 70% to pass

Key terms

The words you will meet in L1.4, in plain language.

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.

The ripple effects

Economic abuse is never only about money. The harm spreads into health, safety and the next generation.



Money

Lost income and savings, a damaged credit record and debt that can take years to repay.



Mind and confidence

Constant worry, lower self-confidence and a deep feeling of being trapped.



Safety and housing

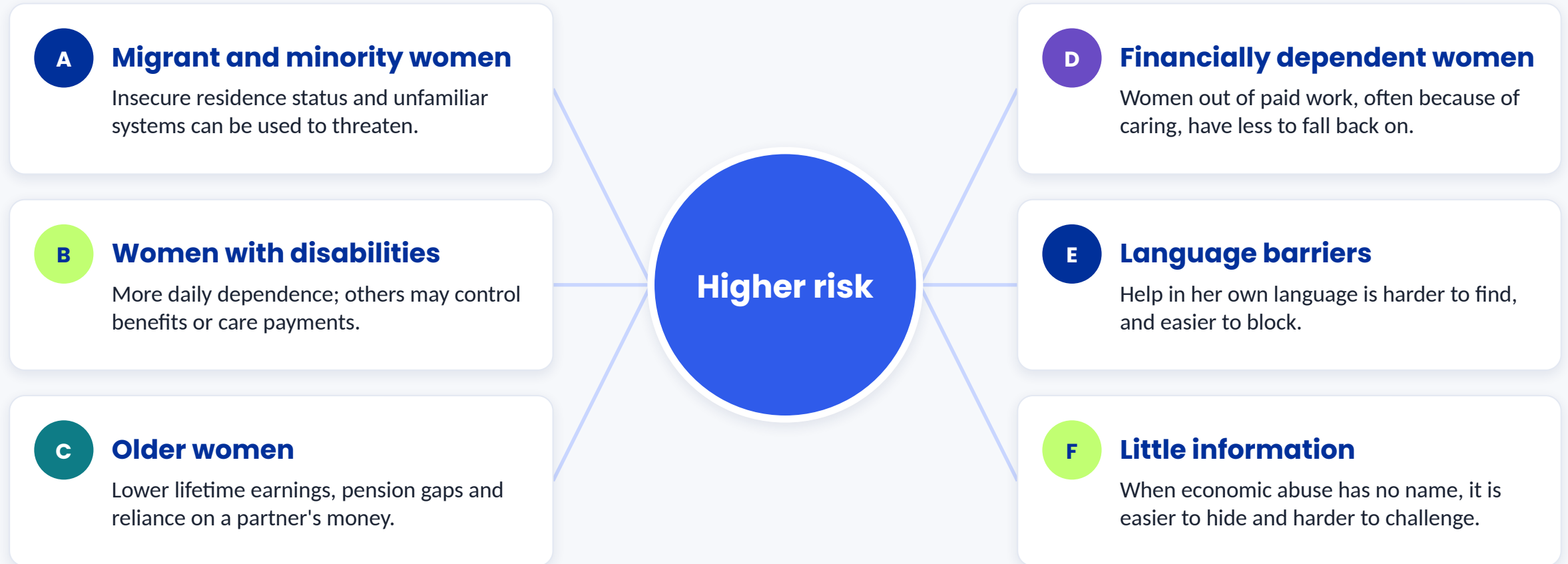
Without money, leaving safely is much harder. Some women face a choice between danger and homelessness.



Children and the future

It affects children's stability and can pass money harm down to the next generation.

Who is most at risk



Why economic abuse traps people

Knowing how the trap works replaces blame with understanding. Several things work together.



No money to leave

Leaving costs money: a deposit, transport, legal help. Economic abuse removes exactly these resources.



Debt as a chain

Coerced debt and a damaged credit record follow her, limiting housing and borrowing for years.



Cut off from others

Controlled money cuts contact with the friends and family who could offer a way out.



Self-belief worn down

After hearing 'you cannot cope alone' many times, she may stop believing she could, even when she can.

Aisha, far from home

CASE STUDY · GERMANY

Aisha



What happened

Aisha moved to Germany when she married Karim. Her residence permit depended on the marriage, and she spoke little German. Karim handled all the paperwork and benefits. He said the authorities 'only deal with him'. He kept her ID documents and gave her no money of her own. He said she would be deported if she caused trouble. Alone and afraid, Aisha believed she had no rights.

What changed

Aisha found a free helpline that speaks her language. She learned that women's shelters (Frauenhäuser) help women of any nationality.

THINK ABOUT IT

- What makes Aisha's situation so hard?
- How do these factors make each other worse?
- What would you want Aisha to know first?

What EU law says



Directive (EU) 2024/1385 is the EU law on combating violence against women and domestic violence. It names economic violence as a form of domestic violence.

- All EU countries must bring their national laws in line with it
- Module 3 explains your rights in Italy, Germany and Portugal

Myths and facts

Myths protect abusers and keep women silent. Replacing each myth with a fact helps to end abuse.

A Myth

- 'It is not really abuse if there is no violence.'
- 'She just needs to budget better.'
- 'If it were that bad, she would leave.'
- 'It only happens to certain kinds of women.'
- 'It ends when the relationship ends.'

B Fact

- EU law names economic violence as a form of domestic violence.
- The problem is control by another person, not her money skills.
- Economic abuse removes the very resources that leaving needs.
- It happens in every class, culture and income level.
- Through debt and shared costs, it often goes on long after.

Naming it is the first step



'You cannot be free if you cannot reach your own money.' This is a guiding principle of the FIRE programme.

- Naming economic abuse is the first step to addressing it
- Module 2 helps you build financial independence, step by step

Check your understanding

Try answering these in your own words before moving on.



Name three areas of life that economic abuse can harm.



Why is leaving so hard when someone has no money of her own?



Which groups of women face a higher risk, and why?



Choose one myth and explain the fact that replaces it.

Learning resources

Want to go further? These are free and trusted.



FRA: Violence against women, an EU-wide survey

<https://fra.europa.eu/en/publication/2014/violence-against-women-eu-wide-survey-main-results-report>

L1.4 Key takeaways

Before the next lesson, hold on to these five points.



Economic abuse harms money, mental health, safety and children.



It traps people by removing money, adding debt and cutting them off.



Migrant, disabled, older and dependent women face a higher risk.



EU law names economic violence as a form of domestic violence.



Every common myth about it is false, and challenging myths helps.

Now put it into practice

Finish this lesson on the FIRE learning platform, or with your group.



INTERACTIVE ACTIVITY

Myth or fact?

On the platform · about 10
minutes



EXERCISE 1.7

Assess the risk and the impact

22 min · Pairs



REFLECTION 1.8

Challenging the myths around us

15 min · Group · Private: only
you see your answers



LESSON QUIZ

5 multiple-choice questions

70% to pass · unlimited retakes

Where to get help

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

ITALY

1522

1522 Anti-violence and stalking helpline

Free, 24/7, also from mobiles. Help in Italian, English, French, Spanish, Arabic, German. Also by chat and app.

free • 24/7

GERMANY

116 016

Violence against Women Support Hotline (Hilfetelefon)

Free, anonymous, 24/7. Interpreters in many languages and sign language. Chat (daily 12-20) and email in German.

free • 24/7

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Information Service for Victims of Domestic Violence

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Module summary

What you can now do after Module 1

- ✓ You can explain economic abuse and tell it apart from money problems.
- ✓ You can name tactics of control, exploitation and sabotage of work or study.
- ✓ You can recognise warning signs and how abuse grows over time.
- ✓ You understand its impact, who is most at risk, and why the myths are wrong.
- ✓ You know that free, confidential help exists, and that asking for it is a strength.

COMING NEXT

Module 2 helps you build financial independence: understanding money, budgeting, earning, saving and setting goals, one step at a time.

Complete the final module quiz (70% to pass) to earn your Module 1 certificate and badge.



END OF MODULE 1

Thank you for learning with FIRE

[Continue on the FIRE learning platform: fire.elnlab.eu](https://fire.elnlab.eu)



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