



MODULE 3

Your Rights and Resources

Training for women's economic empowerment • 4 hours



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How this module works

Know the laws that protect you, the everyday rights you hold over property, work and credit, and the support services that can help you, and how to reach them safely.

4 h

Learning time

4

Lessons

4

Exercises

4

Reflections

4

Languages

3.1

55 min

Your rights under the law

Practice: EX 3.1 • EX 3.2

3.2

60 min

Property, work and credit rights

Practice: EX 3.3 • EX 3.4

3.3

55 min

Support and counselling services

Practice: EX 3.5 • EX 3.6

3.4

55 min

Advocacy and seeking help

Practice: EX 3.7 • EX 3.8

Learning objectives

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



Know your legal protections

Understand the European and national laws that name economic abuse and protect women from violence.



Claim your everyday rights

Know your rights over your home, your work, your pay and credit, and how abusers try to deny them.



Find the right support

Know which services exist, what each one does, and how to contact them safely.



Seek help with confidence

Build a support network, make a safety plan, and take the step of asking for help.

LESSON 3.1 • 55 MIN

Your rights under the law

Content note: This lesson talks about violence and abuse in relationships. Take a break whenever you need one.

IN THIS LESSON

- What a right really means
- The European laws that protect you
- How Italy, Germany and Portugal protect you
- What these rights mean in daily life

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L3.1 Learning objectives

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



Explain what a right is in your own words



Name the main European laws on violence against women



Give one example of a national law in a partner country



Describe four rights you can ask for in practice

THIS LESSON

L3.1

Duration: 55 min

Practice: EX 3.1, EX 3.2

Quiz: 5 questions, 70% to pass

Key terms

The words you will meet in L3.1, in plain language.

Right

A protection the law gives you. Nobody, including a partner, can lawfully take it away.

Directive

An EU law. Every EU country must put its rules into its own national law by a set date.

Istanbul Convention

A Council of Europe treaty on preventing and combating violence against women and domestic violence.

Protection order

A decision by a court or authority that keeps an abuser away from you, your home or your contacts.

Remedy

What the law offers to put a wrong right, for example a protection order or compensation.

Rights are owed to you

WHAT A RIGHT IS

A right is a protection the law gives you. It is not a favour. Nobody, including a partner, can lawfully take it away.

Rights exist to be used.



Rights work on two levels

When it comes to economic abuse, the law protects you in two ways.



European law

EU law and international treaties set standards that every country must meet.



National law

Each country turns those standards into protections, services and remedies you can use.



Knowing changes things

When you know your rights, you can see when a line is crossed, name it and ask for protection.

What European law says

Several European and international laws protect women from violence, including economic violence.

Law	What it does
Directive (EU) 2024/1385	The first EU law on combating violence against women and domestic violence. EU countries must apply it by June 2027.
Istanbul Convention	A Council of Europe treaty. Countries must prevent violence against women, protect women and prosecute abusers.
Victims' Rights Directive 2012/29/EU	Minimum rights for all victims of crime in the EU: information, support, protection and taking part in proceedings.
CEDAW	The UN convention on ending all forms of discrimination against women. It is the base for many of these laws.

Your country may have extra rules. An advice service can tell you what applies to you.

Economic violence is named in law



The Istanbul Convention and Directive (EU) 2024/1385 both say that domestic violence includes economic violence. It is real abuse, not a private money matter.

- Domestic violence can be physical, sexual, psychological or economic
- It can happen between partners or ex-partners, living together or not

How partner countries protect you

European standards become real through national law. Here are three examples.



Italy: Codice Rosso

Law 69/2019, the 'Red Code', speeds up how police, prosecutors and courts deal with domestic and gender-based violence.



Germany: Gewaltschutzgesetz

The Protection against Violence Act lets a court order an abuser to stay away from you and give you the shared home.

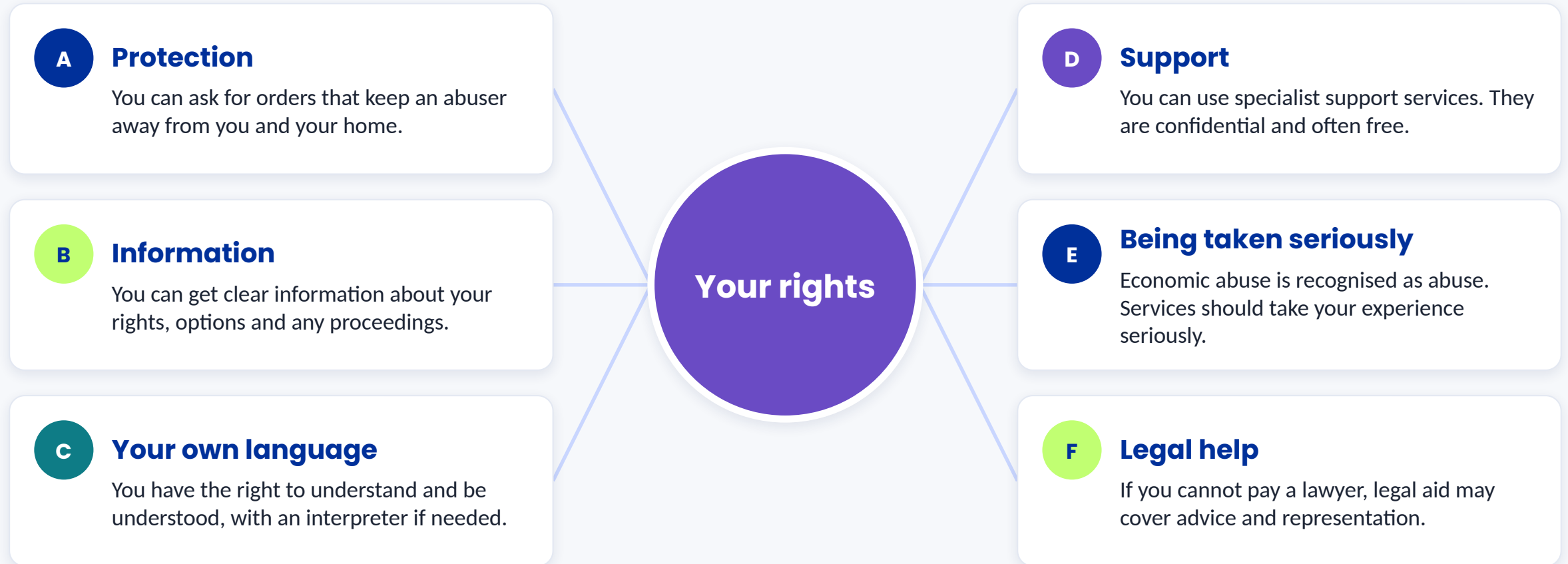


Portugal: Law 112/2009

When you report domestic violence, this law gives you the status of victim, with rights to protection and support.

Laws change. Check the Know your rights tool or ask a local service.

What these rights mean for you



Rights for every woman

Victims' rights do not depend on your passport.



Whatever your nationality

In the EU, victims' rights apply without discrimination, including discrimination based on residence status.



If your permit is linked

If your residence permit depends on your partner, ask an advice service about getting a permit of your own.



In your language

You can ask for an interpreter when you report a crime or take part in proceedings.



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Rights on paper, rights in practice

A right only protects you when you can reach it. Here is what gets in the way, and what helps.



What gets in the way

- Not knowing the right exists
- Fear of the abuser or of the police
- Language barriers
- Thinking it costs money



What helps

- Clear, simple information
- A specialist service at your side
- An interpreter or a service in your language
- Legal aid if your income is low, and free specialist advice

Check your understanding

Try answering these in your own words before moving on.



In your own words, what is a right?



Which two laws say that domestic violence includes economic violence?



Name one national law from Italy, Germany or Portugal and what it does.



Name three rights you can ask for in practice.

Learning resources

Want to go further? These are free and trusted.



Directive (EU) 2024/1385 (EUR-Lex)

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



Council of Europe: the Istanbul Convention

<https://www.coe.int/en/web/istanbul-convention>



Victims' Rights Directive 2012/29/EU (EUR-Lex)

<https://eur-lex.europa.eu/eli/dir/2012/29/oj>



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L3.1 Key takeaways

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



A right is a protection owed to you, not a favour that can be taken away.



EU law and the Istanbul Convention name economic violence as abuse.



Italy, Germany and Portugal each have laws with real protections.



You have rights to protection, information, support and your own language.



Victims' rights apply whatever your nationality or residence status.

Now put it into practice

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



INTERACTIVE ACTIVITY

**Which law does
what?**

On the platform · about 10
minutes



EXERCISE 3.1

**Which rights
apply?**

20 min · Individual



REFLECTION 3.2

**Why rights go
unused**

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



LESSON QUIZ

**5 multiple-choice
questions**

70% to pass · unlimited retakes

LESSON 3.2 • 60 MIN

Property, work and credit rights

Content note: This lesson talks about how abusers use the home, work and debt to control. Take a break whenever you need one.

IN THIS LESSON

- Your rights to a home and shared assets
- Your rights at work and to fair pay
- Your rights around credit and debt
- Myths abusers use, and the facts

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L3.2 Learning objectives

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



Describe your rights to the home and to shared assets



Explain your rights at work, including equal pay



Explain how to check and challenge debt in your name



Replace common myths with your real rights

THIS LESSON

L3.2

Duration: 60 min

Practice: EX 3.3, EX 3.4

Quiz: 5 questions, 70% to pass

Key terms

The words you will meet in L3.2, in plain language.

Shared assets

Things of value built up during a relationship, such as savings, a home or a business.

Discrimination

Being treated less well because of who you are, for example because you are a woman or pregnant.

Pay transparency

Clear, open information about pay, so that unfair gaps between women and men can be seen.

Coerced debt

Debt in your name that someone made you take, or took without your knowledge or consent.

Credit report

A record of the loans, credit cards and payments linked to your name.

Basic bank account

A simple bank account for everyday payments. In the EU, legal residents have a right to one.

Your rights to a home

Abusers often say a partner 'has no rights' to the home. The law protects more than ownership.



Rights in the shared home

In many EU countries, living in a home can give you rights to stay there, even if it is in his name.



Rights to shared assets

What you built up together is often shared fairly when you separate. It is not automatically his.



No locking you out

A partner usually cannot simply throw you out or lock you out. There are legal rules and services to help.



Safe housing

If you need to leave, women's shelters and services can help you find safe housing.

Example: the shared home in Germany



In Germany, the Protection against Violence Act lets a court give you the shared home for your use alone, even if he owns or rents it.

- If the home is his alone, this is for a limited time
- You must ask for it in writing within three months
- A women's advice centre can help you apply

Your work, your choice

THE RIGHT TO WORK

No partner has the legal right to stop you working or studying. The choice is yours.

If you are not an EU citizen, your residence permit may have its own rules about work.



Your rights as a worker

These rights apply whatever a partner says or wants.



No discrimination

EU and national law protect you from unfair treatment at work because of your sex, pregnancy or maternity.



Equal pay

Women and men must get equal pay for the same work or work of equal value.



Leave and contracts

You have rights to maternity leave, a written contract, notice and fair treatment. Know what your job gives you.

Fair and open pay

The EU Pay Transparency Directive (EU) 2023/970 brings pay into the open.

What the Directive says	What it means for you
You can ask for pay information	You can ask about your pay and average pay for the same work, by sex.
Pay ranges before hiring	Employers must tell applicants the pay. They may not ask about your past pay.
Reporting on the pay gap	Larger employers must report their gender pay gap and act on unfair gaps.

EU countries had to apply these rules by June 2026. Check what applies in your country.

Your rights around money

Credit and debt are common tools of economic abuse. These rights protect you.



A bank account of your own

In the EU, anyone living legally in the country has a right to a basic bank account.



Equal access to credit

You can apply for credit in your own name. You may not be refused just because you are a woman.



Debt you did not agree to

Debt taken in your name without your consent can be challenged. Specialist services can help.



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Check and challenge debt in your name

Knowing what is in your name helps you spot and stop abuse.

1



Get your records

Ask your bank for your statements. Ask for your credit report: data protection law gives you this right.

2



Mark what is wrong

Note any loan, card or contract you did not agree to or did not know about.

3



Dispute it

Tell the lender or bank in writing. A debt advice service can help you write the letter.

4



Get a fresh start

Debt advice and, if needed, formal debt relief can help you recover and rebuild.

Myths and facts about your rights

Abusers rely on women not knowing their rights. Each myth is a tool of control.



Myth

- 'The house is in my name, so you have no rights.'
- 'I can stop you from working.'
- 'You can't get credit on your own.'
- 'The debt is in your name, so it's yours.'
- 'As a foreigner, you have no rights here.'



Your real right

- Living there can give you rights; a court may order him to leave
- No one may legally forbid you to work or study
- You can apply for an account and credit in your own name
- Debt taken without your consent can be challenged
- Victims' rights and shelters are there whatever your nationality



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Check your understanding

Try answering these in your own words before moving on.



The flat is in a partner's name. What rights might a woman still have?



Can a partner legally stop a woman from working? Why or why not?



What can you ask for under the EU Pay Transparency Directive?



What can you do about debt taken in your name without your consent?

Learning resources

Want to go further? These are free and trusted.



Pay Transparency Directive (EU) 2023/970 (EUR-Lex)

<https://eur-lex.europa.eu/eli/dir/2023/970/oj>



Your Europe: opening a bank account

https://europa.eu/youreurope/citizens/consumers/financial-products-and-services/bank-accounts-eu/index_en.htm



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L3.2 Key takeaways

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



Living in a home and shared assets can give you rights, whatever he says.



No one may legally stop you working or studying.



Equal pay and fair treatment at work are your rights.



You can hold an account and credit in your own name.



Debt taken without your consent can be challenged, with help.

Now put it into practice

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



INTERACTIVE ACTIVITY

Myth or real right?

On the platform · about 10
minutes



EXERCISE 3.3

Name the rights being denied

22 min · Pairs



REFLECTION 3.4

Knowledge as power

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



LESSON QUIZ

5 multiple-choice questions

70% to pass · unlimited retakes

LESSON 3.3 • 55 MIN

Support and counselling services

Content note: This lesson talks about getting help for abuse. Go at your own pace and take a break whenever you need one.

IN THIS LESSON

- The kinds of support available
- What happens when you contact a helpline
- How to make contact safely
- How to get legal help, often free

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L3.3 Learning objectives

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



Name four kinds of support services



Describe what a helpline does



Plan a safe way to contact a service



Explain how to find legal help, often free

THIS LESSON

L3.3

Duration: 55 min

Practice: EX 3.5, EX 3.6

Quiz: 5 questions, 70% to pass

Key terms

The words you will meet in L3.3, in plain language.

Helpline

A free, confidential phone, chat or text service that listens, gives advice and connects you to local help.

Anti-violence centre

A specialist centre for women that offers counselling, legal and practical support, often free.

Women's shelter

A safe place to stay for women and their children who need to leave a violent home.

Legal aid

Help from the state to pay for a lawyer's advice or representation if you cannot afford it.

Confidential

Kept private. What you share is not passed on without your agreement, except in rare cases of serious danger.

Quick-exit button

A button on many support websites that closes the page at once and opens a neutral one.

The kinds of support available

You can use as much or as little help as you need. Most specialist services for women are free and confidential.



Helplines

Phone, chat and text lines, often open day and night and in many languages. You can stay anonymous.



Centres and shelters

Women's centres offer counselling, legal and practical help. Shelters offer safe housing for women and children.



Legal and money advice

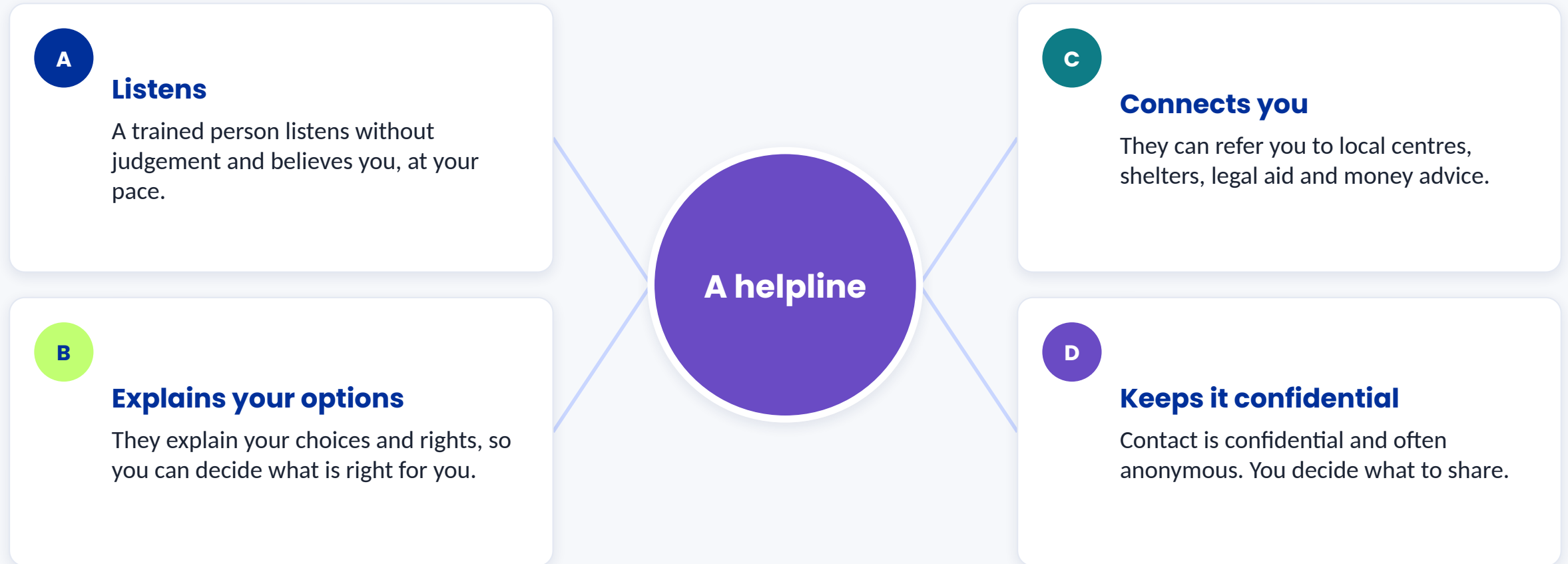
Legal aid, debt advice and financial counselling help you understand and act on your options. Many of these services are free.



Counselling and peers

Counsellors and groups of women with similar experiences help you rebuild confidence.

What a helpline does



Contacting a service safely

If someone checks your phone or computer, a few simple steps keep the first contact safe.

1



Choose a safe moment

Reach out when and where nobody can hear or read your messages.

2



Use a safe channel

Use a trusted phone or computer, for example at a library. Use chat or text if calling is not safe.

3



Protect your traces

Use private browsing and clear your history. Many support sites have a quick-exit button.

4



Ask what's next

Let the service guide the next step, at a pace that feels safe for you.

You decide what happens next



You do not need to know what you want before you call. You can just ask questions. A support service does not decide for you.

- You can stay anonymous
- You can stop the conversation at any time
- You can call again later

Getting legal support

Legal help can feel expensive and frightening. For women facing violence, much of it is free.



Legal aid

If you cannot pay a lawyer, state legal aid can cover advice and representation. Rules differ by country.



Specialist victim support

Anti-violence centres and victim support services give free legal information and help you act.



Support through it all

A support worker can go with you when you report, apply or go to court.

A lawyer or advice service can tell you what applies to you.



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Giulia finds the right door

CASE STUDY • ITALY

Giulia



What happened

Giulia (from Module 1) searched online for help and found Italy's national anti-violence helpline. She was afraid to speak, so she used its anonymous chat first. The operator listened. They explained that the debt in her name could be challenged and that she had rights to the shared business.

What changed

A local anti-violence centre gave her free legal and money advice. It helped her apply for support, such as the Reddito di Libertà for women leaving violence.

THINK ABOUT IT

- Why was the chat a good first step?
- Which rights did Giulia learn about?
- What did one safe contact open up?

One safe contact can open a whole network of help.

Common fears and what is true

Many women know help exists but never reach it. Fears often hold them back.

A Common fears

- 'Help costs money.'
- 'They might make me leave home or call the police.'
- 'Nobody believes women like me.'
- 'My language is not good enough.'

B What is true

- Most specialist services for women are free
- You decide what you do next
- Economic abuse is recognised as real abuse
- Many helplines speak several languages

Where to find help

These services are free and confidential. They can explain your options and connect you to local help.

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 four kinds of support services.



What does a helpline do when you contact it?



Name two ways to contact a service safely if someone checks your phone.



Where can you get legal help if you cannot pay a lawyer?

Learning resources

Want to go further? These are free and trusted.



WAVE Network: women's support services across Europe

<https://wave-network.org/>



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L3.3 Key takeaways

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



Support comes in many forms: helplines, centres, shelters, legal and peer help.



A helpline listens, explains your options and connects you to local help.



Safe moments, safe channels and private browsing keep contact safe.



Legal aid and free victim support exist, and someone can go with you.



You stay in control of what you share and what happens next.

Now put it into practice

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



INTERACTIVE ACTIVITY

The safest first step

On the platform · about 10
minutes



EXERCISE 3.5

Map the path to help

22 min · Pairs



REFLECTION 3.6

Lowering the barriers

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



LESSON QUIZ

5 multiple-choice questions

70% to pass · unlimited retakes

LESSON 3.4 • 55 MIN

Advocacy and seeking help

Content note: This lesson is about planning for safety. Take a break whenever you need one, and share only what you wish to.

IN THIS LESSON

- Your circle of support
- Everyday places that can help
- Reaching out, step by step
- A practical safety plan

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L3.4 Learning objectives

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



Name the people and services in a support network



Identify everyday places that can be a first door to help



Describe the four steps of reaching out



List the main parts of a safety plan

THIS LESSON

L3.4

Duration: 55 min

Practice: EX 3.7, EX 3.8

Quiz: 5 questions, 70% to pass

Key terms

The words you will meet in L3.4, in plain language.

Support network

The people and services around you who can help: friends, family, professionals and peers.

Peer support

Support from other women who have lived through similar experiences.

Advocacy

Speaking up for your rights, or helping someone else to be heard.

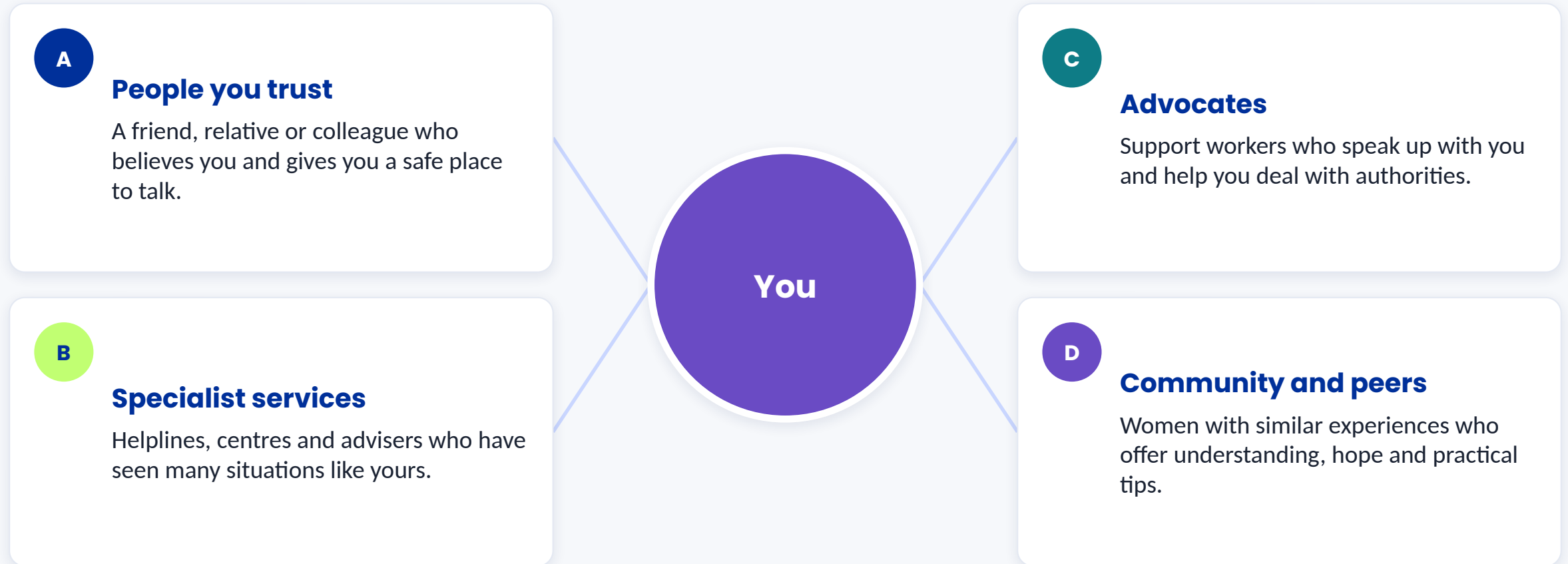
Advocate

A support worker who speaks up with you and helps you deal with services and authorities.

Safety plan

Practical preparation for your safety, built quietly over time, whether you stay or leave.

Your circle of support

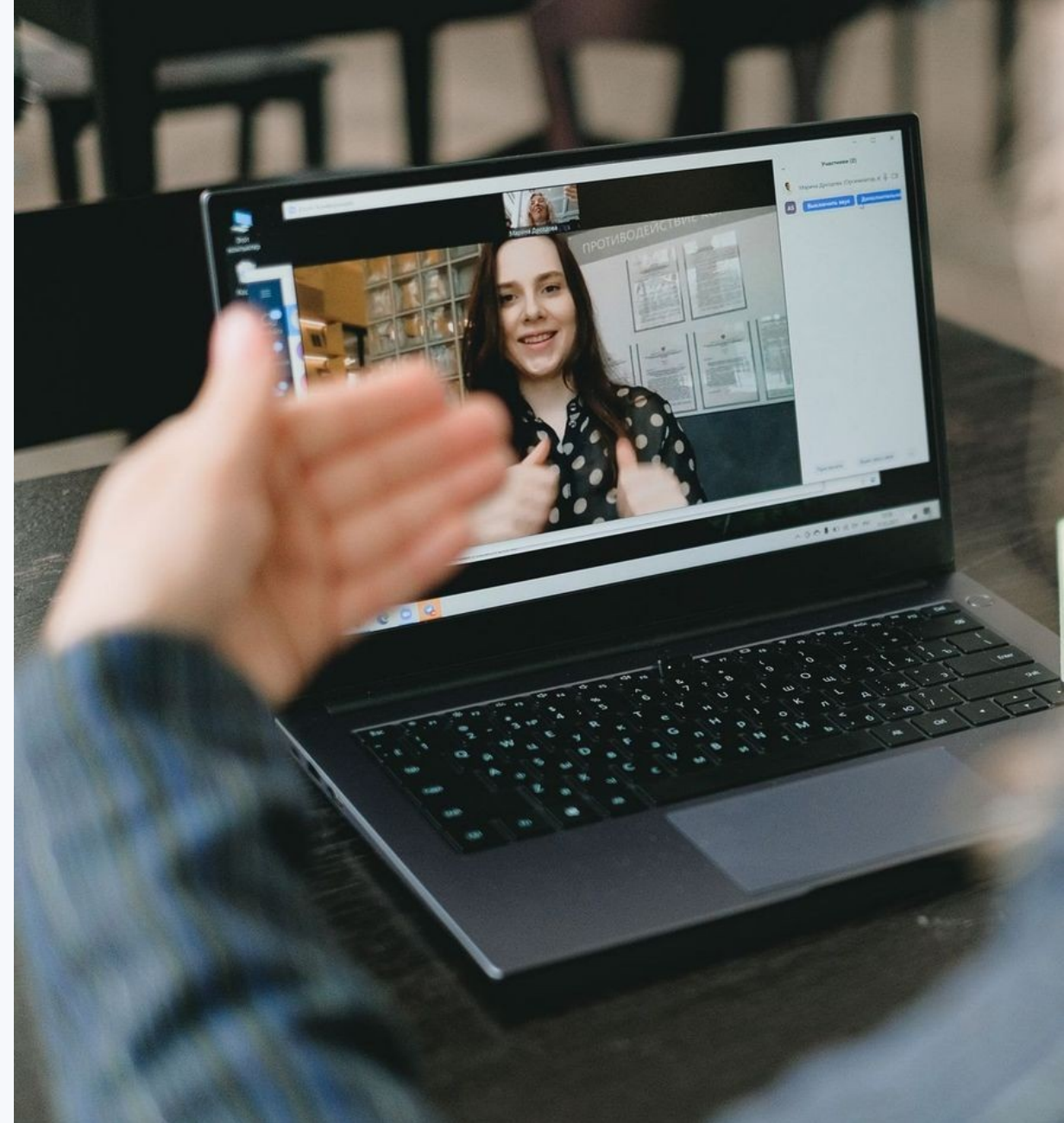


Asking for help is a strength

YOU ARE NOT ALONE

**Asking for help is a strength,
not a weakness. No one should
face economic abuse alone,
and you do not have to.**

Support can be near or far, even by phone or video call.



What shame says, and what is true

Shame keeps many women silent. Here is how to answer it.

A What shame says

- 'I should cope alone.'
- 'People might judge me.'
- 'It is my fault.'
- 'Nothing can change.'

B What is true

- Everyone needs support sometimes
- Services have helped many women in your situation
- Abuse is never your fault
- One safe contact can open a whole network of help

Everyday doors to help

Help is not only in specialist services. Many everyday places can be a safe first contact.



Health care

Doctors, nurses, midwives and pharmacists can be a private first contact and connect you to help.



Schools and social services

Teachers and social workers can help you and your children, and know local services.



Local communities

Community centres, libraries and trusted faith or cultural groups offer safe spaces and information.



Workplaces

Some employers have confidential support. A trusted colleague can be part of your network.

Reaching out, step by step

Seeking help is a process, not one big leap. You stay in control at every step.

1



Recognise

Accept that what is happening is wrong and that you deserve help.

2



Reach out

Make one safe contact: a trusted person or a confidential service.

3



Plan

Work with them on a plan for your safety, your money and your next steps.

4



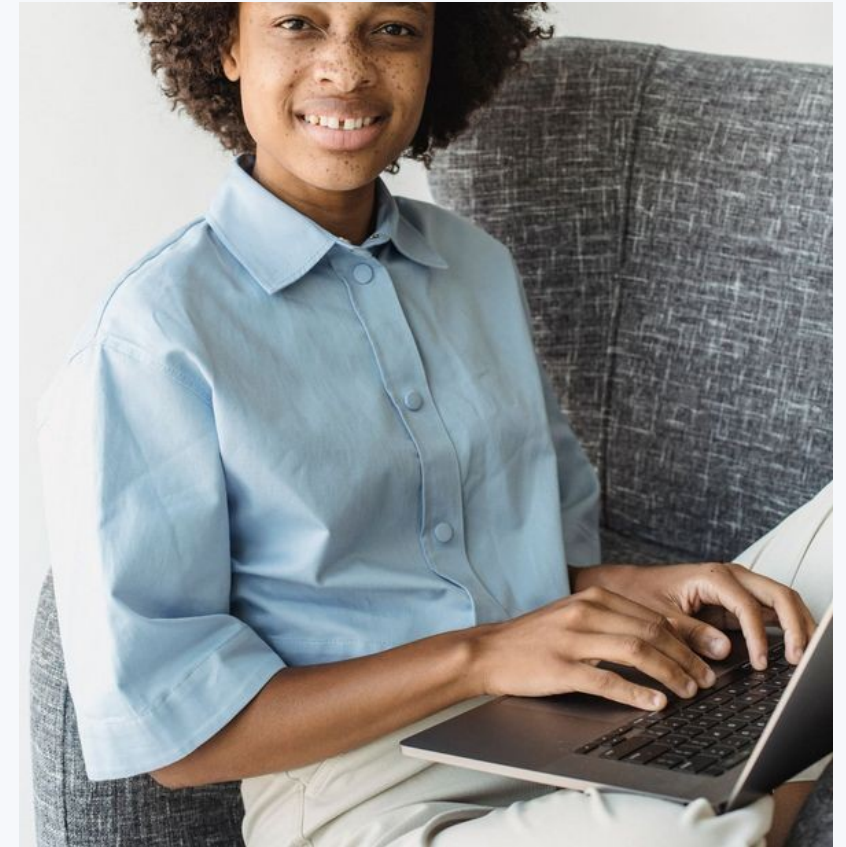
Act and keep going

Take steps at your own pace, with support around you.

What is a safety plan?



A safety plan is practical preparation. It helps whether you stay or leave. Build it quietly, over time, and keep it where only you can reach it.



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A safety-planning checklist

Pick the items that fit your life. Add them one at a time, when it is safe.

Area	What you can do
Contacts	Save helpline numbers somewhere safe, or learn them. Know a trusted person you can call at any time.
Documents	Keep copies of important documents, such as ID and bank papers, in a safe place.
Money	Open or find out about an account in your own name. Set aside emergency money if you safely can.
Safe place	Know where you could go quickly if you needed to.
Communication	Agree a discreet way to ask for help. Use private browsing and know the quick-exit buttons.

Check your understanding

Try answering these in your own words before moving on.



Who can be part of a support network?



Name two everyday places where you could ask for help.



What are the four steps of reaching out?



Name three things that can be part of a safety plan.

L3.4 Key takeaways

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



A support network combines trusted people, services, advocates and peers.



Health care, schools, community places and work can be first doors.



Seeking help is step by step: recognise, reach out, plan, act.



A safety plan helps you prepare, whether you stay or leave.



Asking for help is a strength, and abuse is never your fault.

Now put it into practice

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



INTERACTIVE ACTIVITY

My support map

On the platform · about 10
minutes



EXERCISE 3.7

Build the plan together

22 min · Pairs



REFLECTION 3.8

Help as strength

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

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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FIRE - Financial Resilience - Module 3: Your Rights and Resources

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Module summary

What you can now do after Module 3

-  You know the European and national laws that protect you from economic abuse.
-  You know your everyday rights over your home, your work, your pay and credit.
-  You know what support exists, what it does, and how to reach it safely.
-  You can build a support network and a safety plan, step by step.
-  Asking for help is a strength, and abuse is never your fault.

COMING NEXT

Module 4 looks at the emotional burden of economic abuse, and at the coping, confidence and resilience that carry you forward.

Complete the final module quiz (70% to pass) to earn your Module 3 certificate and badge.



END OF MODULE 3

Thank you for learning with FIRE

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