

No one deserves to be abused. Everyone deserves to have a healthy relationship, based on respect and equality.

Almost all couples have arguments about money and financial matters. Some couples have one person who manages the day-to-day finances and takes care of the bills.

However, in healthy relationships, both people in the relationship:

- Have access to financial statements and other information about their economic resources,
- Identify when they have different ideas about money and how it should be spent,
- Set joint goals,
- Have shared decisions about the finances, and
- Have the right to the money and financial resources, without feeling scared to use it.

Help is Available

Nebraska's coalition of domestic violence and sexual assault agencies provide access to safety and shelter across the state. To locate the program nearest you, visit www.nebraskacoalition.org.

Or Call:

1-800-799-SAFE (7233)
National Domestic Violence Hotline
www.ndvh.org

1-800-656-HOPE (4673)
Rape, Abuse, Incest National Network
www.rainn.org

1-866-331-9474
National Teen Dating Abuse Helpline
www.loveisrespect.org



Nebraska Coalition to End
Sexual and Domestic Violence
402-476-6256
www.nebraskacoalition.org



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NNEDV

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Money and Your Relationship



Economic Control

Many people in unhealthy or abusive relationships experience a variety of types of control. One of these is economic control, sometimes called financial abuse.

Financial abuse is a common tactic used to limit someone's economic independence and to further isolate her or him. It can occur when you are in a relationship or even if you have left.

Examples of financial abuse include:

- Controlling all decisions about how money is spent;
- Withholding money from you or giving you an "allowance;"
- Withholding basic needs, such as food or medication;
- Not allowing you to work or go to school;
- Taking all of the money from your paycheck;
- Harassing you at work so you lose your job or quit so the harassment will stop;
- Opening accounts for utilities (phone, electricity, etc.) solely in your name and then leaving you with a large debt or unpaid bills;
- Ruining your credit;
- Destroying property and/or your belongings;
- Hiding your passport or work authorization documents; and
- Justifying the economic control through cultural and/or religious beliefs.

Safety Planning

If you are experiencing financial abuse, there are things you can do. However, you should decide whether or not it is safe for you to do these things. In some cases, taking action could make the abuse, both financial and physical, worse. You are the best judge of what is the safest thing to do.

Some basic things you can do include:

- Begin saving money immediately, even if it's just a few dollars at a time.
- Consider opening a bank account in just your name and at a different bank than the one used by your partner.
- Figure out how much money you need to meet your basic needs, such as rent, utilities, food, and any medical prescriptions.
- Gather documents about the family's financial situation, such as bank statements, credit card statements, and recent tax records. Make copies and keep them in a safe place or give them to someone you trust.
- Make a list of account numbers and passwords, if you have access to that information.
- Make copies of important documents that you might need later, such as birth certificates, Social Security cards, immigration papers, etc.

Financial Literacy

By increasing your financial knowledge, you will be able to secure a better future for yourself and your family.

You may want to learn about topics like:

- Budgeting skills and strategies;
- Credit reports and credit scores;
- Housing options in your community;
- Public assistance available, such as food stamps and rent assistance;
- Legal options available, such as separation, divorce, and child support;
- Different kinds of debt and loan options;
- Protecting yourself from identify theft; and
- Options through the workplace that could help you save (such as having your bonus sent to a different account, setting up a retirement account).

For more information about these topics and others, visit www.clicktoempower.org or www.nnedv.org. A curriculum, *Moving Ahead Through Financial Management*, is available for free at these sites.

Your local domestic violence/sexual assault program may have additional resources. They can assist you with learning more about financial matters, and can help you with safety planning and other needs.

There may be additional resources in your community, such as a local cultural center, that also can provide assistance.