

TO END TEEN ECONOMIC ABUSE



Language

Economic Abuse

a pattern of control in which individuals interfere with their partner's ability to build, use, and maintain their career and earnings

Opportunity Abuse/Cost

the intangible ways that coercion and control limit one's career and financial choices and one's options for a full, agentic, self-determined life path

Resource Manipulation

the control and exploitation of tangible resources such as work or finances that has future ramifications for the survivor

Education Sabotage/ Interference

intentionally disrupting or otherwise keeping a partner from succeeding in school

Employment Sabotage/ Interference

intentionally
disrupting or
otherwise
keeping a
partner from
having or
keeping a job

Financial Control

when
someone
restricts or
controls their
partner's
access to or
how their
partner uses
their money

Financial Exploitation

when
someone
takes
advantage of
their partner's
financial
resources or
ability to work

Teaching about Teen Economic Abuse

Tips from the teens:

- This topic may be difficult to talk about but will likely resonate with your classroom.
- Discuss examples of TEA, from red flags to drastic and harmful situations.
- Include statistics and stories to bring the issue to life.
- Emphasize lasting impacts on your students' future careers and education.
- Recognize that your teens may have real jobs with real income.
- · Offer solutions and resources.

For Educators and

Administrators

- Teach about the signs and impacts of teen economic abuse.
- Develop protocols for screening for signs of teen dating violence and economic abuse when exploring declines in academic performance, changes in behavior, attendance issues, and declines in extra- or cocurricular activities.
- Train on the resources available and how to start the conversation.
- Where possible, include components of healthy relationship and financial literacy education into regular curriculum.

For Staff and Students focused on prevention:

- Use this toolkit to spread awareness via social media and passive campaigning.
- Add teen economic abuse to your current healthy relationship training.
- Partner with finance-focused student organizations to colead financial literacy and equitably financial relationship sessions.
- Have fun.

Please use the following graphics to spread awareness around your community. We've provided sample copy, but encourage you to draft language that will resonate with your specific population. You can download this toolkit into Canva to easily access and share the graphics.

What is teen economic abuse?

What is Teen Economic Abuse?

It's a form of dating violence where one partner uses money or resources to control the other.

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It has long-term impacts

Such as damaged credit or delayed career & educational development.

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Behaviors to look out for

A teen may withdraw from beloved activities, work, and friends or begin to struggle academically.

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Behaviors to look out for

- Paying for most or all dates/activities they do together
- Changing their postgraduation plans

Quitting jobs

Behaviors to look out for

- Dropping out of school
- Sharing bank account information
- Taking time away from studying

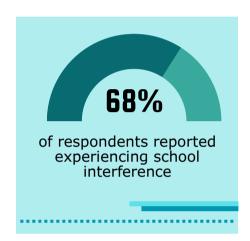
We're sharing the key definitions that teens and adults should be aware of when it comes to teen economic abuse. Learn the definitions, behaviors, and how to stop it before it starts.

How prevalent is teen economic abuse?

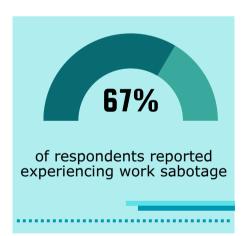
How common is teen economic abuse?

The short answer is: very. The long answer is that it is more common for teens who also indicated that they had experienced teen dating violence.

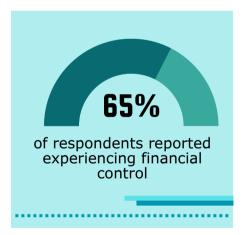
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We learned that teen economic abuse is more common than you may think. And the problem is, less than half of teens surveyed believed that the behaviors they were engaging in or experiencing were a part of teen dating violence. Let's spread the word.

Education Interference

Education Interference

This is when one partner intentionally disrupts or otherwise keeps their partner from succeeding in school.

Behaviors may include

Being pressured, manipulated, or coerced to:

- spend less time studying
- skip class or school
- drop out of school
- drop a club or other extracurricular
- Change post-graduation plans

It can sound like

- "I don't have any classes
- today, you should stay home and hang out with me."

 "I signed you up for the same classes as me. I just hate that I don't get to see you all day."
- Picking a fight the night before a big presentation is due.

Economic abuse comes in many different forms, education interference or sabotage is one form that teenagers experience.

Work Sabotage

Work Sabotage

This is when one partner intentionally disrupts or otherwise keeps their partner from having a job.

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Behaviors may include

Being pressured, manipulated, or coerced to:

- not have a job when they want one
- not go to work when scheduled to
- be available to their partner via text or cell while working
- change work schedule or the
- number of hours they work
- change jobs
- work at the same place as they do
- quit their job

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It can sound like

- "You don't need to waste your time working. I can take care of everything."
- "I really dislike that all of your co-workers are guys. You should find a new job."
- Refusing to provide a ride to work as they normally do.

Interference in your career may be a little harder to spot as one of the methods of teen economic abuse, but we want you to know some of the signs.

Financial Control

Financial Control

This is when one partner restricts or controls their partner's access to or how their partner uses their money.

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Behaviors may include

Being pressured, manipulated, or coerced to:

- hold onto or manage their money
- buy them things when they
- didn't want to or give them money
- tell them what to spend their money on
- loan them money when they can't or won't pay them back
- share bank account information

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It can sound like

- "You're not allowed to spend money without asking me first."
- "You can't be trusted with money."
- Pressuring their partner into sharing passwords to their bank account.

Financial control is one way abusive partners create dependency—by limiting how a teen earns, uses, or manages money.

Posters for Passive Campaigning Option #1

TEEN ECONOMIC ABUSE

WHAT IS TEA?

A form of dating violence that involves the use of financial control to create **dependency** and **block pathways** to **safety** and overall **well-being**.

IT IS COMMON...

Among 3,000 surveyed teens: **68%** stated they have experienced forms of economic abuse.



HOW DOES IT AFFECT TEENS' LIVES?

SCHOOL CHOICES

Partners make you miss school, choose certain classes, or pressure you to pick a college not of your choice.

FINANCIAL ACTIONS

Partners pressure you into spending money, restrict access to your bank account and make current and future life decisions that impact your finances on your behalf.

MISSING WORK

Partners pressure you to miss work to spend time with them.



HOW YOU CAN HELP...

- Identify signs of economic abuse, such as changes in attendance, academic performance, or signs of financial distress, and **intervene early** when recognized.
- Provide trauma-informed support for youth with CUES Intervention and Safety Cards, connecting them to trusted professionals for guidance.
- Foster an **open dialogue** about healthy relationships, financial safety, and the warning signs of economic abuse, ensuring teens feel supported and heard.
- Implement awareness campaigns using resources like the Campus Action Toolkit, incorporating youth-led activities and digital outreach to engage your community.

TO LEARN MORE,
ACCESS RESOURCES,
AND READ OUR
LATEST REPORT:







Posters for Passive Campaigning

Option #2

