

Part of the Shifting the Dial research series.

Understanding Economic Abuse.

A toolkit for working
with young people.

Shifting
the Dial.

Durham University Centre for Research into Violence and Abuse
Working in partnership with Surviving Economic Abuse and Tender.



CHILD & WOMAN
ABUSE STUDIES UNIT



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PART 1:

Introduction

What is economic abuse?

Economic abuse is a specific type of domestic abuse. Simply put, economic abuse can be described as:

‘When someone ‘restricts, exploits or sabotages their partner’s access to money and other resources, such as food, clothing, transportation or a place to live. This form of abuse is designed to limit someone’s freedom’ (SEA, 2023).

Economic abuse is a legally recognised form of abuse, named and defined within the 2021 Domestic Abuse Act.

In this toolkit, economic abuse is explored within the context of young people’s romantic relationships (as opposed to within relationships between young people and their parents or carers or between friends or housemates).

The toolkit was written by Dr Vicky Butterby and supervised by Professor Nicole Westmarland at the Durham University Centre for Research into Violence and Abuse in partnership with Surviving Economic Abuse and Tender. We are grateful to a group of experts by experience from Surviving Economic Abuse who reviewed the toolkit when it was in draft form.

How is economic abuse linked with other forms of abuse?

Economic abuse is often interlinked with other forms of abuse, including emotional abuse, psychological abuse and/ or physical abuse. In 2022, the charity Surviving Economic Abuse (SEA) conducted a large-scale international review into the nature and prevalence of economic abuse. In their review SEA found ‘a wealth of evidence that economic abuse rarely occurs in isolation and usually takes place within a context of coercive control’ (Royal, 2022, p.6). Coercive control is an insidious form of abuse, where victim-survivors experience a range of abusive behaviours perpetrated against them by their partner or ex-partner. Coercive control may stop short of physical violence but nevertheless amount to extreme psychological and emotional abuse (Gov.UK, 2015).

PART 1:

Introduction

Why is it important to teach young people about economic abuse?

Relationships and Sex Education (RSE) has been a statutory part of the Personal, Social, Health and Economic Education (PSHE) curriculum in England and Wales since September 2020 ([PSHE Association, 2023](#)). RSE now also incorporates age-appropriate education regarding healthy and unhealthy relationships, including education on the warning signs, responses to and support for domestic abuse, including coercive control. Despite these positive moves forwards for PSHE, economic abuse remains an aspect of domestic abuse that is typically given little attention; yet the consequences of economic abuse within a young person's life can be devastating, affecting their mental and emotional health, as well as their education and future prospects ([Kutin, Russell and Reid, 2022](#)).

During their recent research into the nature and impact of economic abuse, researchers from Durham University ran a series of focus groups with men (Westmarland and Žilková, 2022). During the focus groups, several men identified that economic education had been a gap in their schooling, and that they had received little or limited teaching on how to manage money and engage in collaborative financial decision making within the context of a romantic relationship. This finding was important, as it not only highlighted that there are potentially gaps in provision regarding economic education, but that there is also a desire and a willingness from people to learn and understand more comprehensively about the nature and impact of economic abuse within romantic relationships.

As young people enter into their teenage years, they may begin to form romantic relationships. They may also become more independent and more financially and educationally responsible (e.g., by managing their own phone bills and bank accounts, making decisions about their education, and/ or deciding whether or not to engage in part time work or volunteering opportunities). As young people reach their later teens, they may also be considering leaving home (to attend university or college, to begin employment or an apprenticeship, to live with housemates, alone or with a romantic partner). Some young people may also become parents or be carers for other family members and be managing household bills and expenditures in relation to this. In each of these instances, young people need to be able to make careful and informed decisions regarding their finances and their futures. It is critical therefore that young people are provided with an effective, meaningful economic education, which takes into account the impact and influence of economic abuse within romantic relationships, and shares support strategies should a young person find themselves in an economically abusive situation.

Economic abuse is prevalent and can be experienced by anyone of any age. It is reported that one in six women in the UK have experienced economic abuse ([SEA, 2023](#)). Young people may be particularly vulnerable to economic abuse, through their own relationships (the focus of this toolkit), but also indirectly through the impact of economically abusive parents or carers within their homes ([Bruno, 2022](#)). For instance, in Kutin, Russell and Reid's work with young adults from Australia, they found that there were specific factors that particularly affected young people, including their 'lack of awareness of economic abuse, valuing love and relationships over money and fear of conflict and rejection' ([Kutin, Russell and Reid, 2022, p.1](#)).

PART 1:

Introduction

What the toolkit contains

This toolkit contains two sets of session plans, resources and facilitator's notes. The first session plan is aimed at young people working at Key Stage 4 (typically aged 13 - 16 years) and the second session plan is aimed at young people working at Key Stage 5 (typically aged 16 - 19 years).

How to use the toolkit

The toolkit is designed to be used within the wider context of PSHE education as opposed to being a standalone intervention. It is important that young people have a good grounding in all aspects of PSHE and relationships and sex education, including the nature and impact of coercive control and domestic abuse within romantic relationships.

The session plans are designed therefore to be slotted into an existing curriculum or scheme of PSHE education work. However, the session plans could also be used on an ad-hoc basis to help extend and consolidate young people's existing knowledge of domestic abuse and coercive control, if young people had already received some education on these issues. An example of where the ad-hoc approach might be effective would be if a facilitator was working on a 1:1 or small group basis with a young person/ young people in a youth work setting to extend learning from the PSHE work completed in school. The ad-hoc approach may also be effective if a young person had disclosed concerns about economic abuse and wanted to learn more about it and the support that would be available to people experiencing economic abuse.

The lesson plans have been carefully scaffolded so that one activity follows onto the next and assessment opportunities have also been built in so that facilitators are able to check young people's progression and understanding of economic abuse as they complete the activities. However, in some instances, a facilitator may wish to extrapolate a specific activity from the session plan to use within the context of their own session plan or teaching approach; this could also work effectively, provided that the young people have already been provided with an understanding of what economic abuse is and the context within which it tends to occur (e.g., that it is rarely a standalone issue and more often than not linked with other coercive and controlling behaviours within romantic relationships).

PART 1:

Introduction

Definition of key terms

Throughout the session plans, some key terms are used. It is helpful to have a clear understanding of these terms, and to be able to share definitions with young people so they are equipped with the language they need to be able to talk about economic abuse.

Coercive control: ‘A purposeful pattern of behaviour that takes place over time in order for one individual to exert power, control or coercion over another’ ([Gov, UK, 2023](#)) Coercive control is now a criminal offence, which constitutes ‘an act or a pattern of acts of assault, threats, humiliation and intimidation or other abuse that is used to harm, punish, or frighten their victim’ ([Women’s Aid, 2022](#)).

Domestic abuse perpetrator: A person who tries to exert power and control over another person who they are either currently romantically involved with or with whom they have been romantically involved in the past. Perpetration of domestic violence within the context of romantic relationships can take several different forms, including (but not limited to) attempts at physical control, sexual control, economic control, social control, emotional control.

Economic abuse: ‘A legally recognised form of domestic abuse and is defined in the Domestic Abuse Act. It often occurs in the context of intimate partner violence, and involves the control of a partner or ex-partner’s money and finances, as well as the things that money can buy... Economic abuse can include exerting control over income, spending, bank accounts, bills and borrowing. It can also include controlling access to and use of things like transport and technology, which allow us to work and stay connected, as well as property and daily essentials like food and clothing. It can include destroying items and refusing to contribute to household costs. This type of abuse is a form of coercive and controlling behaviour. It can continue long after a leaving and can have lifelong effects’ ([SEA, 2023](#)).

Economic restriction: A pattern of behaviours that includes, for example:

‘Monitoring spending, e.g., through a bank account, cash, receipts or an allowance; Controlling a victim-survivors’ access to their income, savings or bank accounts; Controlling or preventing access to economic resources, such as transport or mobile phone; Denying money needed for essentials; Making a victim-survivor quit work or studies’ ([Royal, 2022, p.132](#)).

Economic exploitation: A pattern of behaviours that includes, for example:

‘Building up debt in the victim-survivors’ name, including through coercion or fraud; Spending their money as they want whilst making the victim-survivor solely responsible for essentials or joint costs; Making a victim-survivor work more (eg., more hours, multiple jobs); Forced domestic or unpaid labour; Putting liabilities in the victim-survivor’s name and assets in their own name’ ([Royal, 2022, p.132](#)).

Economic sabotage: A pattern of behaviours that includes, for example:

‘Including: Failing to pay child support in full or reliably, or manipulating how much is owed; Using court processes to economically exhaust a victim-survivor; Falsely accusing a victim-survivor of fraudulently claiming welfare benefits; Damaging or destroying the victim-survivors’ property, assets or belongings; Changing financial products without the victim-survivor’s knowledge or consent’ ([Royal, 2022, p.132](#)).

Victim-Survivor: A person who has experienced or is experiencing domestic abuse. The term victim-survivor is used because of the different ways people who have experienced domestic abuse identify. Traditionally, those who have experienced domestic abuse would probably have been referred to as victims. However, some people who have experienced domestic abuse prefer to define themselves in relation to their survival.

PART 2 :

Key Stage 4

Facilitator's notes

Session aim and objectives:

This session is designed for young people who are working at Key Stage 4 (aged 14 – 16 years). The aim of the session is to introduce young people to the concept of economic abuse, providing them with the opportunity to explore the nature and impact of economic abuse within romantic relationships. To meet this aim, the session has been structured with the following objectives in mind so that young people can begin to develop the knowledge and confidence to:

- Define and give examples of different forms of economic abuse.
- Explain how economic abuse can affect a person's wellbeing and their opportunities in life.
- Spot some of the warning signs of economic abuse.
- Consider how gender norms (societal expectations of what it means to be a man or a woman) can affect attitudes towards how money is shared and controlled within romantic relationships.
- Identify sources of support for people experiencing economic abuse.

Prior learning:

Before teaching young people about economic abuse, it is helpful if they have already had some input on healthy and unhealthy relationships as part of their PSHE education, including definitions and examples of domestic abuse and coercive control. This will help young people to understand that economic abuse tends to be an aspect of coercive control, rather than a standalone issue in relationships.

Assessment for learning:

It is important to understand young people's existing knowledge and how their learning develops as you progress through the session with them. In this session, several assessment for learning opportunities have been built in, helping you to measure young people's progress. You may also wish to revisit particular activities to check that young people have fully met each objective and that they have developed a clear understanding of what economic abuse is, how it manifests and the support that is available for victim-survivors.

Adaptations:

The activities have been designed so that they can be used in a variety of different settings and without any reliance on having access to WiFi or the internet. However, if working remotely with young people (e.g., via conferencing platforms or distance learning), you may wish to use a collaborative online platform such as Google Jamboard to help facilitate the activities. Similarly, the session has been developed with groups of young people in mind, however suggestions have also been made within the session plan about how the activities and approaches might be adapted for 1:1 or small group work with young people.

It is important that key concepts and terminologies are carefully explained to young people and that they have opportunity to clarify and check their understanding of the different aspects of economic abuse as they work through the session. This is important for all young people, but may be particularly important for young people with additional learning needs. In some instances, it may be preferable to split the session into two, allowing young people longer to complete each activity and providing more space and time for discussion and concept checking. Some neurodiverse young people may struggle with the metaphor of the spider's web activities. It is important that the facilitator clearly explains the purpose of the activity and what it represents (e.g., 'you can see here how the person in the middle has been trapped as though they were in a spider's web. This is how it might feel for a person experiencing economic abuse, the actions of their partner has trapped them and it is hard for them to break free').

PART 2 :

Key Stage 4

The activities

Starter:

The purpose of this activity is to help young people feel comfortable and then to introduce the group to the aims and objectives of the session. The warmer question can be adapted to suit the specific needs or interests of the young people in your group.

Group Agreement:

The purpose of a group agreement is to help co-construct expectations for the session, including how young people will work together effectively to get the most out of the session. This is also a good opportunity to outline safeguarding processes and what would happen regarding any disclosures from young people*

Card Sort (part 1):

This activity helps provide a baseline assessment of young people's understanding of economic abuse (and also where their thinking is in relation to abusive and non-abusive behaviours in relationships). Some of the cards are deliberately tricky (e.g., splitting all the bills in half so each person pays the same amount) and it is important to initiate discussions in relation to this (e.g., is that fair if one person earns a lot more money than the other? Is this fair if one person is caring for their children whilst the other person is at work?). Take a note of where young people place the cards along the continuum as the activity is revisited at the end of the session to see whether and how understanding of economic abuse has changed and developed.

Norms and Stereotypes (challenging assumptions):

An important finding from Durham University's research with men (Westmarland and Žilková, 2023) was that financial decision making in romantic relationships was often influenced by people's stereotypical assumptions about what it means to be a man or a woman and the roles that each should undertake in a romantic relationship. The use of norms, stereotypes and assumptions when making decisions within romantic relationships can be problematic, potentially excusing one person's right to have power and control over their partner (for example, an assumption that men are better with money than women might lead a man to controlling the household bank accounts and to a woman assuming that this was a non-abusive relationship practice). The purpose of this activity is to support young people to identify and consider alternatives to stereotypes and assumptions about how financial decision making should take place within romantic relationships. Because we are all socialised in a heteronormative society (a society where a heterosexual relationship is generally regarded as the ideal relationship), assumptions and stereotypes about the different roles people play in relationships can also apply in same-sex relationships (for example a more masculine presenting man may be more likely to be expected to pay for a first date than a more feminine presenting man). It is important to offer support to young people as they work through this activity to help them to carefully consider their responses to the statements that they are given. It is also important to allow space for respectful discussion, as young people will have different views and opinions to share. Equally, it is important to offer gentle challenge or alternative viewpoints to young people, particularly where they have been heavily influenced by the toxic masculinity (Flood, 2022) that has been recently popularised by some social media influencers whom young people might look up to.

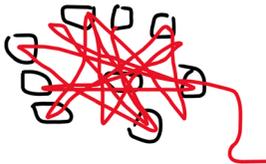
PART 2 :

Key Stage 4

The activities

Spider's Web – creating (Charlie and Alex):

The purpose of this activity is to show young people how difficult it can be for victim-survivors of economic abuse to make free choices about their lives when they are being economically abused. As young people read through the case study, support them to identify each of the moments where the victim-survivor is being controlled by their partner. Ask young people to stand in a circle with one person in the middle, holding the end of a ball of wool. Each moment is then represented by the passing of the ball of wool between the young people in the outer circle, thus trapping the person in the middle in a web of wool that is very difficult to escape from. Another person may also stand outside of the circle, representing the abusive partner who is able to move freely as they choose. The activity is powerful because it physically represents the difficulties that a victim-survivor may have in leaving an economically abusive partner, as well as the lack of choice that they have over several aspects of their life. The diagram below gives a visual representation of how the activity looks in practice.



Depending on how well you know your group, and how comfortable and safe young people feel with one another will affect how you choose to run this activity. You may for instance decide to use an image of a victim-survivor and the abusive partner (or an object to represent each) in the middle and outside of the circle rather than have a young person stand in the middle and on the outside. Alternatively, you may prefer to split the case study into smaller sections and talk through each part with young people instead.

Spider's Web – unravelling (Charlie and Alex):

Just as it is important to demonstrate how economic abuse can keep people trapped in relationships and restrict their choices and decision making, it is also important to provide young people with strategies to seek support and recover from economic abuse. The purpose of the second part of the case study is for young people to be able to identify some of the ways that victim-survivors of economic abuse can seek help and support. As young people are read the second part of the case study, support them to identify any actions that can help them to unravel the web and free the person in the middle of the circle. Young people may also wish to contribute their own ideas, including any local support networks, such as youth groups or sports clubs where there are trusted adults who could offer practical support to a young person with an economically abusive partner.

Card Sort (part 2):

The purpose of this activity is for young people to acknowledge their new learning and to appreciate their progress during the session. Ask young people if there are any cards they would like to move, if yes why, if no, why not? You may also like to ask young people if they wish to add any additional cards into either the healthy or unhealthy relationship pile, based on their learning from the session.

Plenary:

The final activity gives opportunity for young people to document their learning from the session, as well as to ask any further questions and/ or share their suggestions about what they would like to learn about next in relation to the topic.

**In line with best practice guidance from the PSHE Association (PSHE Association, 2018), young people are not encouraged to share personal stories or experiences during the session (case studies are used instead as a medium to support young people to explore the nuances of economic abuse). Nevertheless, due to the sensitive nature of the topic, there is potential that a young person may make a disclosure. If a disclosure occurs, please follow the safeguarding protocols within your organisation, and wherever possible, involve young people in any decision making about what happens next. You can also find further information and sources of support in part 4 of this toolkit.*

Session Plan

Key stage 4 session plan

The table below shares a 60 minute scaffolded session plan. This session plan is also accompanied by a set of resources and facilitator's notes. Individual activities may also be able to be extracted and embedded into existing sessions that explore the nature and impact of domestic abuse with young people (please see accompanying facilitator's notes for further guidance regarding this).

Aim:	To explore the nature and impact of economic abuse in romantic relationships.
Objectives:	<p>By the end of the session you'll have the knowledge and confidence to:</p> <ul style="list-style-type: none"> • Define and give examples of different forms of economic abuse. • Explain how economic abuse can affect a person's wellbeing and their opportunities in life. • Spot some of the warning signs of economic abuse. • Consider how norms and stereotypes about men or women can affect attitudes towards how money is shared and controlled within romantic relationships. • Identify sources of support for people experiencing economic abuse.

Session Plan

Key stage 4 session plan

Timings	Activity Name	Activity details	Group check in: How are you today? Plus, warmer question appropriate for the group e.g., If I could travel anywhere in the universe/ share one skill or talent it would be xxx because xxx.
0-10	Starter/ Group Agreement	Facilitator's role	Introduce aims and objectives/ construct group agreement or revisit if already in place. Ensure protocols are in place for young people to take time out/ access additional support if required and explain this plus safeguarding responsibilities to the group. Facilitate young person input in relation to the question.
		Adaptations	If young people are reluctant to speak, ask them to write their ideas on post-it-notes and stick them around the room.
		Resources	Group Agreement template (if required – resource KS4A) / flip chart paper / pens/ post-it-notes.
		PSHE Standards¹ (PSHE Association)	R1. the characteristics and benefits of strong, positive relationships, including mutual support, trust, respect and equality.

¹ Please note that the language that is used by the PSHE Association to describe relationships is sometimes different than the language preferred by Surviving Economic Abuse. Within this session plan and guidance, the language terminology detailed by Surviving Economic Abuse has been used.

Session Plan

Key stage 4 session plan

Timings	Activity Name	Activity details	Young people sort a range of cards containing different relationship behaviours along a continuum from this behaviour is ok in a romantic relationship – unsure – to this behaviour is not ok in a romantic relationship – I need more information. Each card contains examples of abusive/ non-abusive economic practices within romantic relationships, as well as some examples where more information may be required to determine whether the behaviour is abusive or not.
10-20	Card sort activity (initial assessment).	Facilitator's role	Support discussion as young people are doing the activity. Take note of any sticking points/ common misconceptions, particularly in relation to non-physical abusive behaviours and specific aspects of economic abuse such as coercive control. Work through any contentious cards together as a group.
		Adaptations	If working in an online space, cards could be added as post it notes on a platform like Google Jamboard and young people could move them along a continuum.
		Resources	Relationship behaviours cards and continuum line (resource KS4B).
		PSHE Standards¹ (PSHE Association)	R9. to recognise, clarify and if necessary, challenge their own values and understand how their values influence their decisions, goals and behaviours. R30. to recognise when a relationship is abusive and strategies to manage this.

¹ Please note that the language that is used by the PSHE Association to describe relationships is sometimes different than the language preferred by Surviving Economic Abuse. Within this session plan and guidance, the language terminology detailed by Surviving Economic Abuse has been used.

Session Plan

Key stage 4 session plan

Timings	Activity Name		
20-30	Norms and stereotypes activity - challenging assumptions.	Activity details	<p>Split young people into pairs/ small groups. Provide each group with a different statement containing a common stereotype, assumption or expectation about men and women's approach to money in relationships and ask them to:</p> <ul style="list-style-type: none"> - Identify any assumptions that are being made in the statement (e.g., men are better at managing money than women/ women should pay for childcare if they work). - Offer an alternative perspective.
		Facilitator's role	<p>Explain that the focus is now going to be specifically on economic abuse and how sometimes the assumptions that we make about men or women can create conditions for economic abuse to take place.</p> <p>As young people complete the activity, help them to consider how norms, stereotypes and assumptions about men and women can shape decision making around finances and financial management. Explain how norms, assumptions and stereotypes can be damaging for all types of relationships, including same sex relationships. Explain that norms, assumptions and stereotypes regarding money and financial decision making will also be affected by other protected characteristics that people hold (e.g., their race, age, religion, disability etc.).</p>
		Adaptations	<p>Young people could write their own statements and challenge one another to find more equitable alternatives.</p> <p>If working 1:1 ask the young person to underline in one colour the assumption and then use a different colour to add an alternative perspective.</p>
		Resources	Norms and stereotypes cards (resource KS4C).
		PSHE Standards¹ (PSHE Association)	L18. to recognise and manage the range of influences on their financial decisions.

Session Plan

Key stage 4 session plan

Timings	Activity Name	Activity details
30-45	Scenario spider web activity ² – Charlie and Alex.	Young people to read through part 1 of the scenario or have the scenario read aloud to them. Young people to underline each aspect of controlling/ abusive behaviour in the lead up to this. Young people then stand in a circle with one person (the victim-survivor) in the middle and another (the abusive partner) on the outside. As each controlling action is spoken, the wool is passed from one person to the next, creating a spider's web that traps the person in the middle whilst the abusive partner is able to freely walk around the outside of the circle.
		Facilitator's role
		Support young people to read through the scenario (or read it aloud). Help young people to appreciate that economic abuse overlaps with and reinforces other coercive and controlling tactics. and how this prevents victim-survivors from being able to make free choices about their lives (e.g., handing over their phone/ not ending the relationship).
		Adaptations
		If working 1:1, draw an outline of a person on a sheet of paper and ask the young person to draw a line in pencil across the person for each abusive/ controlling action that takes place. If working remotely, use an interactive programme like Google Jamboard to complete the activity. If appropriate, this activity can also be adapted to use an object on the inside and outside of the circle to represent the victim-survivor and abusive partner (please refer to the facilitator's notes section for further information).
		Resources
		Charlie and Alex scenario part 1 (resource KS4D)/ pens/ ball of wool or string. If working 1:1, paper and pencil. If working remotely, an interactive online drawing tool such as Jamboard.
		PSHE Standards¹ (PSHE Association)
		R30. to recognise when a partner is abusive and strategies to manage this. R28. to recognise when others are using manipulation, persuasion or coercion and how to respond.

² Please see facilitator's notes to see how this activity could be adapted to meet the needs of different groups

Session Plan

Key stage 4 session plan

Timings	Activity Name	Activity details	
45-55	Unravelling the spider's web - sources of support Charlie and Alex - part 2.	Facilitator's role	<p>Young people use part 2 of the Alex and Charlie scenario to share strategies and sources of support/ to reiterate how to identify and respond to warning signs of economic abuse.</p> <p>As strategies and sources of support are identified, start to untangle the web, so that the person caught in the middle becomes free again.</p> <p>Introduce part 2 of the Charlie and Alex scenario to support young people to come up with ideas and strategies they could employ should they notice warning signs of economic abuse. Ask the question 'if this was your friend, how could you help them?'</p> <p>Offer prompts where necessary (e.g., the importance of online safety/ staying connected with a friend/ family member/ telling the bank what is happening) and ensure that young people have access to further sources of support should they need it (e.g., a teacher/ parent or carer/ youth worker/ safeguarding lead/ specialist domestic abuse service such/ resources from the Surviving Economic Abuse website) should they need to access these.</p>
		Adaptations	If working 1:1/ remotely, return to the crossed out person from the previous activity and use a rubber to erase the lines from the person as each strategy of support is identified.
		Resources	<p>Charlie and Alex scenario part 2 (resource KS4E).</p> <p>If working 1:1, the crossed out person from the previous activity/ rubber.</p> <p>If working remotely, an interactive online drawing tool such as Jamboard with an eraser function.</p>
		PSHE Standards¹ (PSHE Association)	<p>R30. to recognise when a partner is abusive and strategies to manage this.</p> <p>R31. the skills and strategies to respond to exploitation, bullying, harassment and control in relationships.</p> <p>R32. about the challenges associated with getting help in domestic abuse situations of all kinds; the importance of doing so; sources of appropriate advice and support, and how to access them.</p>

Session Plan

Key stage 4 session plan

Timings	Activity Name		
55-60	Plenary/ End point assessment	Activity details	<p>Return to initial card sort activity and decide whether there are any cards they would now like to move into a different pile based on their learning from the lesson.</p> <p>On two different coloured post it notes or in two different coloured pens, young people note down:</p> <ul style="list-style-type: none"> -something they've learnt today about economic abuse. -any questions they still have.
		Facilitator's role	<p>Ask young people to return to the initial card sort activity. Based on their learning, are there any cards they'd like to move? Ask why/ why not?</p> <p>Collect in any questions and review them to help ascertain next steps for the group.</p>
		Adaptations	<p>If working remotely, return to the Jamboard slide with the sorted cards and ask young people if they would like to move any.</p> <p>Use the chat function for young people to ask questions (privately or in a group chat – give the option of both).</p>
		Resources	<p>Relationship behaviours cards and continuum line (resource KS4B).</p> <p>Post-it-notes/ pens (ideally 2 different colours).</p>
		PSHE Standards¹ (PSHE Association)	<p>R9. to recognise, clarify and if necessary challenge their own values and understand how their values influence their decisions, goals and behaviours.</p> <p>L20. the skills to challenge or seek support for financial exploitation in different contexts including online.</p>

Resources

KS4A :

Group Agreement Template

Group Agreement

To help us all to get the most out of this session, we have agreed to:

Signed...

KS4B :

Relationship Behaviour Cards and Continuum

This is OK	This is not OK	I need More Information	I don't know/ Unsure

KS4B :

Relationship Behaviour Cards and Continuum

(Cut out the cards before giving them to young people so they can sort them into each group. The cards have been placed in the correct columns so please take a note of where each statement sits. The unsure column is for young people to use when they need extra support or some prompts).

This is OK	This is not OK	I need More Information	I don't know/ Unsure
Treating your partner to something special.	Swearing at or being verbally abusive to your partner.	Splitting all the household bills evenly.	
Having your own passwords and pin codes for your bank account, email and mobile phone - and keeping them private.	Stopping your partner from going to school or college or them from studying for their exams.	Having one person go to work and the other person stay at home.	
Having preferred jobs around the house (e.g., one person prefers washing up and the other prefers cooking).	Asking your partner for money all the time but never paying them back.	Having different roles and responsibilities when living together.	
Going to a different university than your partner.	Kicking or hitting your partner.	Paying for the first date.	
Working in the same job as your partner.	Pretending to be your partner to buy something online with their money.	Sharing a mobile phone.	
Playing online video games with your partner.	Threatening to send intimate photos of your partner to other people if they don't give you money.		
	Controlling how your partner uses their mobile phone (who they can call, what apps they can use, games they can play).		

KS4C :

Norms and Stereotypes Cards

Cut out the stereotype cards on the left and give these out at random to young people. The cards on the left provide suggestions for alternative perspectives to the stereotypes.

Stereotype	Some Suggested Alternative Perspectives/Prompts
Women spend too much money on clothes and makeup.	Many women have no interest in clothes and makeup at all. Many men are also interested in clothes and makeup. What individuals do with their own money is completely up to them.
Men should always pay for the first date.	This is an outdated assumption. Many women earn more than men and it may be fairer for the woman to pay or for the couple to split the bill in half. What about two women in a same-sex partnership, would nobody pay?
Men should take out the bins because it's a dirty job.	Many women enjoy being outdoors and would actively choose this job over hoovering or washing up. Women may be physically stronger than their partners, or at home when the bins are collected so it would be more practical for them to take them out.
Women should look after the home because they are better at keeping things clean and tidy.	Both men and women can look after their own homes. What about men who live alone or men who live in a same sex partnership?
Women should be in charge of cooking, unless it's a BBQ.	Both men and women are equally capable of creating a delicious or a not so delicious meal, whether that's created on a BBQ or in the kitchen!
Men should be the main money earners and provide for their families.	This attitude undermines women's talents and capabilities in the workplace and undermines men's talents and capabilities as homemakers and/ or as carers (e.g., for their children).
Having a good career is more important for men than it is for women as women will usually leave work to have children.	Men are equally able to care for their children but short paternity leave makes it difficult for them to do so. Women may need to focus even more on their career to make up for gaps in their salary if they take time out to have a child.

KS4D :

Charlie and Alex – Part 1

Charlie and Alex are the golden couple at school. Everyone looks up to them and they get described by their friends as 'relationship goals'. Charlie and Alex have been inseparable since they got together, but their friends understand completely because that's what happens when you get into a new relationship.

Charlie walks Alex to the bus after school every day; it's so romantic. There have even been a few times where Charlie has convinced Alex to deliberately miss the bus so they have more time together. Alex lives in the countryside so it's a bit of a trek to get into school (over an hour's walk each way if they miss the bus). But it's worth the long walk home to see Charlie for longer and they always use Alex's bus money to get chips and drinks from the local takeaway instead. Alex used to stay over at their friend Amy's house a couple of nights a week so they could play sports and go to drama class after school, but Alex doesn't do that anymore because Charlie doesn't really like Amy (they think she's a drama queen). Charlie also reminds Alex that time playing sports and going to drama class was time away from them, which wasn't very fair when Charlie is putting so much effort into caring for Alex's every need!

As it gets closer to the end of term, the nights are getting darker. Charlie says that it would be good to add Alex to activate a tracker app on their phone so that Charlie can check that Alex is getting home ok. When Alex tells their friends they all think it's so lovely how protective Charlie is. Alex's friends are missing them a lot though, especially Amy who has mentioned a couple of times now that it would be nice for them to spend some time together again. Alex would like to see Amy again too, but they're worried that this might spoil things with Charlie because it will take time away from them and because Charlie doesn't like Amy.

One day, Alex is walking home again as Charlie decided that they needed to spend time together more than Alex needed to get the bus. It's windy and raining and Alex decides to stop off at a local café to get a hot chocolate and wait for their mum to finish work so she can come and pick Alex up. The next day at school Charlie blanks Alex. When they ask what's wrong, Charlie says that Alex has lied about where they were and what money they have. Charlie explains they only stopped at the café because it was raining and that you can't just go in without buying anything. Charlie tells Alex they've as good as stolen money out of their pocket, and that Alex is not to be trusted anymore. Alex is devastated and begs Charlie to tell them how to make it up to them. Charlie says it will be hard but perhaps to start off with Alex could ask their mum for some money and pretend that it's for a school trip so that Charlie can use it to buy more credit on the online game they've been playing. Alex hates lying to their mum, but if it's going to stop Charlie breaking up with them, it's worth it.

Things get better between Charlie and Alex and during the school holidays they start taking their relationship to the next level by sending each other some topless photos. Charlie makes Alex promise to delete them once they've seen them and says they will do the same too. When they come back to school Charlie asks Alex to transfer over the money they got for their Christmas present. When Alex says no Charlie says that if Alex doesn't then they will send the topless photos of Alex to everyone at school. Alex starts crying and transfers over the money straight away. Once Charlie gets the money they delete the photos of Alex, saying they were only joking, they would never do that because Alex is theirs and nobody else's. When Alex asks for their money back, Charlie says 'what money, you didn't send me anything'.

KS4D :

Charlie and Alex – Part 1 (continued)

Alex's mum is keen to know what Alex has spent their money on so suddenly. Alex doesn't want to get Charlie into trouble so says that they've bought new football boots but that they're keeping them at school. Charlie tells Alex that they've done well to say that to their mum, and that they'll need to get some more money as soon as possible to top up their data so that Charlie can track Alex and make sure they are home safely and where they said they'd be. Alex has no idea how to get any more money, they've already given everything they have to Charlie. Charlie says that it will have to be the bus money every day then, because that way they can keep Alex safe. Alex is exhausted walking back from school in the dark and the cold everyday. Alex is lying to their mum more and more, saying they're late home because they've been at after school clubs and asking for more and more money to hand over to Charlie. Alex's friends have started to drift away, the novelty of the Charlie and Alex relationship has begun to wear off and they feel like if Alex isn't bothered with them, then why should they be bothered with Alex?

Alex tries to talk to Charlie about how they're feeling but Charlie turns nasty and tells them that if they think they can find someone who will love them more, they're living in a fantasy land. Charlie also says that if Alex breaks up with them, they'll tell everyone at school that Alex is easy and that the copies of the topless photos that Charlie had secretly kept on their phone will show everyone just what type of person Alex is.

KS4D :

Charlie and Alex – Part 2

Alex is starting to feel scared and isolated. The only thing that is keeping them going is their English class, which is the only class they have in a different group from Charlie. Charlie usually leaves their lesson early to walk Alex to their next lesson; which used to make Alex feel special, but lately makes them feel suffocated and like they can't breathe. One day Alex's English teacher notices Alex looking stressed out and uncomfortable. She asks Alex if everything is ok with them and Charlie? Alex breaks down in tears. They tell their teacher what's been going on and that they don't know what to do to make it stop or how they can break up with Charlie because of the photos of Alex that Charlie has on their phone.

Alex's teacher listens carefully to Alex and reassures them that they believe what they are saying and that there are steps that can be taken to help support Alex. Alex's teacher explains to Alex that she will need to speak to the school Safeguarding Lead, but ideally this would be something that she would do with Alex, not to them. Alex is nervous to do this at first in case Charlie finds out, but Alex also knows that something has to change. Together Alex and their English teacher explain to the Safeguarding Lead what has been happening and they decide the next steps to support Alex, which include telling Alex's mum and then making a report to the police.

Telling their mum and the police what had happened was extremely difficult for Alex, but they were both very supportive and took what Alex said very seriously. The police explained to Alex that what Charlie had been doing to Alex was called economic abuse and that this is a crime. They explained to Alex that you don't have to be physically hurt to be protected by the law and that Charlie would be dealt with. Alex was distraught because despite everything, they still loved Charlie. However, they also realised that even though it was hard, something needed to happen to make Charlie stop abusing Alex or anybody else in the future.

The police also put Alex in touch with a local domestic abuse service, who had a young people's support group. Here Alex made new friends, who also supported Alex to reconnect with some of their old friends from school, including Amy. Some people at school blamed Alex for getting Charlie into trouble and said that they'd made things up, but Amy believed Alex and looked after them as they slowly began to recover from their experience. Charlie was taken out of school and away from Alex. Charlie also received specialist support and input from the Youth Offending Service to address and take responsibility for their behaviour and the hurt they had caused to Alex. Alex's mum reassured Alex that she was not angry about the lies or the money, but that she hoped that Alex would always know in the future that whatever happens and however bad it seems, they are not alone.

PART 3 :

Key Stage 5

Facilitator's notes

Session aim and objectives:

This session is designed for young people who are working at Key Stage 5 (aged 16 – 19 years). The aim of the session is for young people to be able to explore the nature and impact of economic abuse within romantic relationships. To meet this aim, the session has been structured with the following objectives in mind so that young people can begin to develop the knowledge and confidence to:

- Define and give examples of economic restriction, economic exploitation and economic sabotage.
- Evaluate how economic abuse can affect a person's wellbeing and their opportunities in life.
- Reflect on your own attitudes and values about how money is shared within romantic relationships.
- Identify some of the warning signs of economic abuse.
- Identify sources of support for people experiencing economic abuse.

Prior learning:

Before teaching young people about economic abuse, it is helpful if they have already had some input on healthy and unhealthy relationships as part of their PSHE education, including definitions and examples of domestic abuse and coercive control. This will help young people to understand that economic abuse tends to be an aspect of coercive control, rather than a standalone issue in relationships. This session also contains some terminology that is likely to be unfamiliar to young people. Where possible, it may be useful to provide them with a glossary of key terms, which they can add to their PSHE books (if the sessions are built into a broader RSE curriculum).

Assessment for learning:

It is important to understand young people's existing knowledge and how their learning develops as you progress through the session with them. In this session, several assessment for learning opportunities have been built in, helping you to measure young people's progress. You may also wish to revisit particular activities to check that young people have fully met each objective and that they have developed a clear understanding of what economic abuse is, how it manifests and the support that is available.

Adaptations:

The activities have been designed so that they can be used in a variety of different settings and without any reliance on having access to WiFi or the internet. However, if working remotely with young people (e.g., via remote or distance learning) you may wish to use a collaborative online platform such as Google Jamboard to help facilitate the activities. Similarly, the session has been developed with groups of young people in mind, however suggestions have also been made within the session plan about how the activities and approaches might be adapted for 1:1 or small group work with young people.

It is important that key concepts and terminologies are carefully explained to young people and that they have opportunity to clarify and check their understanding of the different aspects of economic abuse as they work through the session. This is important for all young people but may be particularly important for young people with additional learning needs. In some instances, it may be preferable to split the session into two, allowing young people longer to complete each activity and providing more space and time for discussion and concept checking. Some neurodiverse young people may struggle with the metaphor of the person in the jar (where they are submerged in sand or water and then as support strategies are put into place, able to resurface). It is important that the facilitator clearly explains the purpose of the activity and what it represents (e.g., 'you can see here how the person in the jar has been submerged as each abusive behaviour occurs. This is how it might feel for a person experiencing economic abuse, the actions of their partner has them completely submerged and that it is hard for them to break free').

PART 3 :

Key Stage 5

The activities

Starter:

The purpose of this activity is to introduce the group to the aims and objectives of the session. The word association game 'money = xxx' is designed to help young people to begin thinking about money and what it means to them.

Group Agreement:

The purpose of a group agreement is to help co-construct expectations for the session, including how young people will work together effectively to get the most out of the session. This is also a good opportunity to outline safeguarding processes and what would happen regarding any disclosures from young people*

Think/ Pair/ Share (part 1):

This activity helps provide a baseline assessment of young people's understanding of economic abuse and where their thinking is in relation to healthy and unhealthy behaviours in relationships. Provide young people with some thinking time alone first, before they partner up to add more ideas to their lists. Finally discuss responses as a group, potentially asking each young person for an idea until everyone's list is exhausted. If young people become stuck, you may wish to provide them with some prompts (e.g., what would be a healthy/ unhealthy way of sharing money for activities/ paying bills/ seeing friends/ taking out a loan). Take a note of young people's initial ideas as this activity is revisited at the end of the session so young people can add further ideas and learning from the session.

Card Sort:

The purpose of this activity is to support young people to recognise and identify different forms of economic abuse, including economic sabotage, restriction and exploitation. Ensure that you provide a clear definition of each of the terms to young people so that they are aware of how economic abuse can manifest in different ways within romantic relationships (the definitions can be found in part 1 of this toolkit). Here young people may begin to appreciate the insidious nature of economic abuse, including how it may extend beyond a person's finances into their education, work and social opportunities. It is good to support discussion as young people are doing the activity and to work through any cards together that they are unsure about/ have misplaced. You may also wish to extend this activity by asking young people to consider further examples of economic exploitation, restriction and sabotage, or to consider how these might play a role in a young person's future opportunities (e.g., how might economic restriction affect a person's choices about whether or not to go to university? How might economic sabotage affect a young person's opportunity to rent a flat?).

PART 3 :

Key Stage 5

The activities (continued)

Jar activity – submerged (Jaz and Sammy):

The purpose of this activity is to visibly demonstrate to young people how an economically abusive relationship can leave a victim-survivor completely submerged (not only financially, e.g., through debt, but also emotionally and psychologically as their identity and freedom is eroded). This activity also highlights the links between economic abuse and coercive control, as well as demonstrating how a perpetrator of economic abuse may use economic sabotage, economic exploitation and/ or economic restriction to exert power and control over their partner. As you work through the case study and complete the activity with young people (adding sand or water to the jar until the figure within it is either buried or submerged), help them to specifically identify the different forms of economic abuse that are occurring (this helps to equip them with language and terminology to effectively describe economic abuse, as well as helping young people appreciate that economic abuse does not just involve financial losses but often also educational, social and personal losses too).

The case study is quite long in order to highlight the insidious nature of economic abuse and the range of behaviours that can lead up to one person taking control over another. You may prefer to shorten the case study depending on the young people you are working with and instead ask them to think about what behaviours Sammy might perpetrate to control Jaz as you fill up the jar or glass to submerge the figurine within it.

Jar activity – resurfacing (Jaz and Sammy):

Just as it is important for young people to be able to appreciate the impact of economic abuse, it is equally important for them to be able to identify support strategies and actions that can support a victim-survivor of economic abuse to seek help and to hopefully eventually break free from an economically abusive relationship. As you read through the second part of the case study, ask young people to highlight the different support strategies employed. As each form of support is identified, release some water or sand from the jar, helping to visibly demonstrate that there is hope and support for people who have experienced economically abusive relationships. As you work through the activity, you may also like to encourage young people to identify their own sources of support (for example friends and family members, youth workers, teachers etc.).

PART 3 :

Key Stage 5

The images below give a visual demonstration of how to set up the activity:

You will need:

- 1 A glass or a jar.
- 2 A figurine (or something to represent a person).
- 3 Double sided tape or blu-tak.
- 4 A jug or jar containing water or sand.



PART 3 :

Key Stage 5

The images below give a visual demonstration of how to set up the activity:

Step 1:

Stick the figurine to the bottom of the jar or glass with blu-tak or double-sided tape.



Step 2:

As you read through the case study, pour a small amount of water into the jar or glass every time an abusive behaviour is identified.



Step 3:

Repeat this until the figurine is completely submerged under the water. Ask young people to explain what they feel this visual represents and why (e.g., that a person is drowning/ feels suffocated/ is trapped because of their partner's controlling behaviours...).



Step 4:

Read part 2 of the case study. As each source of support is identified, release a little bit of water from the jar or glass. Repeat this until the figurine is no longer under water/ buried under sand. Ask young people to share what they feel the visual now represents (e.g., feelings of hope/ that support is available...)



PART 3 :

Key Stage 5

Note: You may wish to end up leaving a small amount of water in the jar or glass to represent the ongoing challenges that victim-survivors of economic abuse may face (e.g., their recovery from economically abusive relationships can take a long time). It is also important to explain to young people that economic abuse may not stop as soon as a relationship ends (for example, an abusive person may continue to run up debts in their ex-partner's name after they have separated).

Think/ Pair/ Share (part 2):

The purpose of this activity is for young people to acknowledge their new learning and to appreciate their progress during the session. This is a useful opportunity to recap the learning aim and objectives and to check with young people whether they feel that these have been successfully met. Ask young people if there is anything else they would like to add to their lists, if yes why, if no, why not? Finally, you could ask young people to identify which items on their list would constitute economic sabotage, economic restriction or economic exploitation, and what the antithesis to each would be within a healthy relationship.

Plenary:

The final activity gives opportunity for young people to document their learning from the session, as well as to ask any further questions and/ or share their suggestions about what they would like to learn about next in relation to the topic.

**In line with best practice guidance from the PSHE Association (PSHE Association, 2018), young people are not encouraged to share personal stories or experiences during the session (case studies are used instead as a medium to support young people to explore the nuances of economic abuse). Nevertheless, due to the sensitive nature of the topic, there is potential that a young person may make a disclosure. If a disclosure occurs, please follow the safeguarding protocols within your organisation, and wherever possible, involve young people in any decision making about what happens next. You can also find further information and sources of support in part 4 of this toolkit.*

Session Plan

Key stage 5 session plan

The table below shares a 60 minute scaffolded session plan. Session plans are also accompanied by facilitator's notes and resources. Individual activities may also be able to be extracted and embedded into existing sessions that explore the nature and impact of domestic abuse with young people (for further information and guidance about how to do this, please access the facilitator's notes). The session is primarily designed for in-person work with groups of young people; please refer to the adaptations section of the session plan if you are working 1:1 or remotely.

Aim:	To explore the nature and impact of economic abuse in romantic relationships.
Objectives:	<p>By the end of the session you'll have the knowledge and confidence to:</p> <ul style="list-style-type: none"> • Define and give examples of economic restriction, economic exploitation and economic sabotage. • Evaluate how economic abuse can affect a person's wellbeing and their opportunities in life. • Reflect on your own attitudes and values about how money is shared within romantic relationships. • Identify some of the warning signs of economic abuse. • Identify sources of support for people experiencing economic abuse.

Session Plan

Key stage 5 session plan

Timings	Activity Name	Activity details	
0-10	Starter/ Group Agreement	Facilitator's role	<p>Group check in: How are you today? Plus word association game – Money = xxx. Young people take it in turns to respond until there are no new words.</p> <p>Young people construct/ revisit a group agreement, collaborating to agree and set their expectations of themselves and one another for the session.</p> <p>Introduce aims and objectives/ construct group agreement or revisit if already in place. Ensure protocols are in place for young people to take time out/ access additional support if required and explain this plus safeguarding responsibilities to the group.</p> <p>Facilitate young person input in relation to the question.</p>
		Adaptations	<p>If young people are reluctant to speak, ask them to write their ideas on post-it-notes and stick them on a wall.</p> <p>If working remotely, use an online collaborative platform such as Google Jamboard to collate ideas.</p>
		Resources	<p>Group Agreement template (if required – resource KS5A) / flip chart paper / pens/ post-it-notes.</p>
		PSHE Standards	<p>R1. the characteristics and benefits of strong, positive relationships, including mutual support, trust, respect and equality.</p>

³ Please note that the language that is used by the PSHE Association to describe relationships is sometimes different than the language preferred by Surviving Economic Abuse. Within this session plan and guidance, the language terminology detailed by Surviving Economic Abuse has been used.

Session Plan

Key stage 5 session plan

Timings	Activity Name	Activity details	Think/ Pair/ Share activity: Healthy and unhealthy ways to manage money and make financial decisions in a romantic relationship. Young people split paper in half and spend a minute listing healthy and a minute listing unhealthy ways to share money in a relationship. Then in pairs/ small groups compare lists and add extra ideas.
10-15	Initial assessment	Facilitator's role	Use this activity to assess young people initial understanding of what constitutes abusive and non-abusive attitudes/ behaviours towards money within romantic relationships. Provide prompts if needed – e.g., sharing money for activities/ paying bills/ seeing friends/ taking out a loan...
		Adaptations	If working 1:1 ask the young person to make the two lists and then discuss with them what they have written and why. If working remotely, use breakout rooms to enable pairs work.
		Resources	Paper/ pens
		PSHE Standards³	L18. to recognise and manage the range of influences on their financial decisions. L20. the skills to challenge or seek support for financial exploitation in different contexts including online.

³ Please note that the language that is used by the PSHE Association to describe relationships is sometimes different than the language preferred by Surviving Economic Abuse. Within this session plan and guidance, the language terminology detailed by Surviving Economic Abuse has been used.

Session Plan

Key stage 5 session plan

Timings	Activity Name	Activity details	
15-25	Exploring different forms of economic abuse – sorting card activity.	Facilitator's role	<p>Young people are provided with the definitions of economic restriction, exploitation and sabotage. Young people then sort examples on the cards into three piles to represent each form of control. Young people can also turn back to their initial lists to see if there is anything else they have listed that can be added to one of the piles.</p> <p>Introduce and explain different forms of economic control, including economic sabotage, exploitation and restriction and why these are important to identify in romantic relationships. Support discussion as young people are doing the activity. Work through any cards together that young people are unsure about/ have misplaced.</p>
		Adaptations	If working remotely, use a collaborative online platform such as Google Jamboard to add the cards and definitions so young people can move these into three piles to represent each form of economic abuse.
		Resources	Three types of economic control card sort activity (resource KS5B)/ lists compiled by young people during previous activity.
		PSHE Standards³	R28. to recognise when others are using manipulation, persuasion or coercion and how to respond. R30. to recognise when a relationship is abusive and strategies to manage this.

Session Plan

Key stage 5 session plan

Timings	Activity Name	Activity details	
25-45	<p>Completely submerged - the ripple effect of economic abuse.</p> <p>Jaz and Sammy - Par 1.</p>	<p>Facilitator's role</p>	<p>Young people to read through part 1 of the case study, underlining in one colour pen each controlling behaviour/ warning sign they can spot and in another colour each impact the abuse has had on the person (e.g., loss of education/ job...)</p> <p>Each time an impact is identified, young people add sand/ water into a jar with a little figure stuck to the bottom. Young people continue until the figure becomes completely submerged.</p> <p>The purpose of this activity is twofold. Firstly, to show how economic abuse is a form of coercive control that overlaps with/ reinforces other controlling behaviours/ coercive tactics. Secondly, to demonstrate how economic abuse can affect much more than a person's economic status. Facilitate discussion and help young people identify key moments in the text.</p> <p>Help young people to appreciate that economic abuse does not just involve financial losses but often also educational, social and personal losses too, each of which slowly bury a person until you can no longer see them anymore.</p> <p>Help young people to identify aspects of economic sabotage, exploitation or restriction.</p>
		<p>Adaptations</p>	<p>If working remotely, young people can utilise a collaborative online platform such as Google Jamboard to block out a picture of a person until there is nothing left of them.</p>
		<p>Resources</p>	<p>Completely Submerged Jaz and Sammy case study - part 1 (resource KS5C)/ jar with plastic figure stuck to the bottom / sand or water (see photo examples in facilitator's notes).</p> <p>If working remotely: Jamboard (or another collaborative online platform) with an image of a person that can be gradually blocked out.</p>
		<p>PSHE Standards³</p>	<p>R32. about the challenges associated with getting help in domestic abuse situations of all kinds; the importance of doing so; sources of appropriate advice and support, and how to access them.</p> <p>L18. to recognise and manage the range of influences on their financial decisions.</p>

Session Plan

Key stage 5 session plan

Timings	Activity Name		
45-55	Beginning to breathe again, surviving economic abuse.	Activity details	<p>Using part 2 of the Completely Submerged case study (beginning to breathe again), young people share strategies and sources of support, including how to identify, respond and seek support for early warning signs of economic abuse.</p> <p>For each viable answer, young people remove some of the sand/ water from the jar until the figure eventually becomes visible again.</p>
		Facilitator's role	<p>Introduce part 2 of the case study, beginning to breathe again, which shares some practical ways of supporting young people to identify and respond to the warning signs of economic abuse. Support young people to also come up with their own ideas about how they can minimise the risk from abusive people in a romantic relationship. Encourage young people to consider: 'If this was your friend, how could you help them?'</p>
		Adaptations	<p>If working remotely, young people can utilise a collaborative online platform such as Google Jamboard to remove the blocks placed over the picture of the person until they are fully visible again.</p>
		Resources	<p>Completely Submerged - Jaz and Sammy part 2 beginning to breathe again - case study (resource KS5D)/ jar with plastic figure stuck to the bottom / small vessel to slowly remove the sand/ water from the jar.</p> <p>If working remotely: Use the eraser function on Jamboard (or other collaborative online platform) to remove the blocks from the person so they are visible once again.</p>
		PSHE Standards³	<p>R29. the law relating to abuse in relationships, including coercive control and online harassment.</p> <p>R32. about the challenges associated with getting help in domestic abuse situations of all kinds; the importance of doing so; sources of appropriate advice and support, and how to access them.</p> <p>L20. the skills to challenge or seek support for financial exploitation in different contexts including online.</p>

Session Plan

Key stage 5 session plan

Timings	Activity Name	Activity details	Return to think/ pair/ share activity. In a different coloured pen young people add any new learning. On two different coloured post it notes or in two different coloured pens, young people note down: -something they've learnt today about economic abuse. -any questions they still have.
55-60	Plenary/ End point assessment.	Facilitator's role	Ask young people to return to the initial think/ pair/ share activity. Based on their learning, is there anything else they would like to add to their sheets? Collect in any questions and review them to help ascertain next steps for the group.
		Adaptations	If working remotely, return to the Jamboard slide with the sorted cards and ask young people if they would like to move any. Use the chat function for young people to ask questions (privately or in a group chat - give the option of both).
		Resources	Think/ Pair/ Share sheets from initial assessment activity. Post-it-notes/ pens (ideally 2 different colours).
		PSHE Standards³	R9. to recognise, clarify and if necessary, challenge their own values and understand how their values influence their decisions, goals and behaviours. L20. the skills to challenge or seek support for financial exploitation in different contexts including online.

Resources

KS4A :

Group Agreement Template

Group Agreement

To help us all to get the most out of this session, we have agreed to:

Signed...

KS5B :

Economic Exploitation, Economic Restriction and Economic Sabotage Sorting Cards

(Cut out the cards and mix them up before giving them to young people to sort into the correct piles).

Economic Exploitation	Economic Restriction	Economic Sabotage
Building up debts in your partner's name.	Controlling your partner's spending by giving them pocket money or asking them to provide you with receipts to prove what they've spend their money on.	Not paying what you owe towards childcare and making your partner pay for everything.
Spending money on whatever you want and making your partner pay for all the household bills.	Controlling your partner's access to their money or their bank account.	Pretending that things cost more than they actually did and asking your partner for extra money.
Making your partner get extra paid work after school or college so they can give you the money.	Controlling your partner's access to money for the bus or train so they can't get to school or college.	Making up lies about your partner to stop them from accessing money or bursaries they're entitled to.
Forcing your partner to do all the household chores whilst you do nothing.	Controlling your partner's access to their mobile phone.	Changing passwords or deliberately locking your partner out of websites and banking apps so they can't check what they owe or how much they have spent on their bills
Buying a house or another expensive item together but only putting it in your name.	Forcing your partner to quit their job or their education.	
Using all your partner's mobile data and never giving them money for it.	Refusing to give your partner money from your shared account to pay for essentials like household bills, food or toilet roll.	

KS5C :

Completely Submerged Case Study – Jaz and Sammy - Part 1

Jaz and Sammy met at their local basketball club. Jaz had been playing for a while and had some good friends there. They enjoyed playing in their local league and they were training hard to get into the county squad. Sammy arrived when their family moved into the area. They were keen to make some new friends and maybe even find someone who they could get together with romantically.

As soon as Sammy saw Jaz they knew they were the one for them. Jaz was a bit resistant at first. It wasn't that Jaz didn't like Sammy, it was more that they were supposed to be focusing on passing their exams so they could go away to university to study Physiotherapy next year. Jaz also knew that if they wanted to make the county basketball team then they would need to put more energy into shooting hoops than into dating anyone right now. But Sammy was so persistent, and it was really romantic. They showered Jaz with gifts; new basketball trainers, some rare trading cards, flowers and chocolates. In the end Jaz decided that Sammy was too good to miss out on, so they agreed to go on a date.

The date was perfect. Sammy insisted on paying for everything; they said it made them feel good and that Jaz should probably save their money towards university. Sammy told Jaz they weren't going to university because they felt that it was a waste of time and money, and anyone who did go was basically throwing money down the drain. When Jaz explained that their family had been saving up since Jaz was a baby to help them afford to go to university Sammy rolled their eyes and said that in their opinion, the money would be much better spent on getting a flat together so they could have their independence from their parents.

As time went on Jaz and Sammy became inseparable; they did everything together. Sammy suggested that they quit basketball so they could spend more time together just the two of them. Jaz was disappointed, but didn't want to upset Sammy by thinking that they weren't putting their relationship first. Sammy

decided that the money they were saving by not going to basketball could go towards a holiday together, so they set up a bank account in their name that Jaz could transfer the money in. Sammy said they would look after the financial side of things, because it was an extra hassle that Jaz could do without whilst they were preparing for their exams.

In the weeks that Jaz was due to take their exams, Sammy became extremely upset and said that things were not going well with their parents. They insisted that Jaz call them at 3am each night, because that was when they felt most stressed out and needed the most support. Sammy and Jaz talked long into the night and Jaz had to top up their credit several times. Sammy said they should get their own place and that then everything would be better. When Jaz tried to explain that they would be going away to university, Sammy said that if Jaz loved them then they would just go to their local university, or better still, get a job and stop sponging off them for everything. Jaz was exhausted and emotionally drained when they took their exams, but Sammy had to be the priority because they were feeling so bad. Sammy even turned up at school on one of the days and when Jaz said they had to go, Sammy took Jaz's phone, unlocked it, and used up all of Jaz's data allowance by streaming online video games.

Jaz didn't get the grades they needed to go away to university. Sammy was delighted and said that now it meant they could live together. Sammy told Jaz to transfer their university money into the holiday account so that they could put a deposit on a flat together, but not to tell their parents as they'd only interfere. Jaz did as Sammy asked, telling their parents that they were taking a gap year to do some work experience.

Over the next few months Sammy used Jaz's university money to pay a deposit on a flat and to pay the bills. Jaz got a job at the local supermarket and had to take on extra shifts so that Sammy could buy themselves a new phone and clothes. Sammy made Jaz sell their trading cards and trainers, saying there was no use for

KS5C :

Jaz and Sammy - Part 1 (continued)

them now that Jaz was too fat and lazy to play basketball. They said if they went behind their back and told their parents about it, they would slap them down for being such a baby. Sammy also decided that to save money, Jaz didn't need their own phone, instead they could share. Sammy told Jaz to add their internet banking app to the new phone, and to set the password so that Sammy could log in as well. When Jaz hesitated, Sammy got in their face; when Jaz flinched Sammy said, 'what, did you think I was going to hit you, I'd never do that'.

By the time Jaz could have re-applied for university, there was no money left. Sammy had drained Jaz's savings and taken all of Jaz's wages from the supermarket too. Sammy said that Jaz was pathetic for being so tired when all they were doing was working the same as everyone else, and that the hour's walk to their 6am shift not only saved money, but would help Jaz lose the weight they'd gained from not playing basketball anymore. Sammy said they were hopeful of fancying Jaz again, but because Jaz had let themselves go, nobody else ever would. Sammy blocked Jaz's access to any outside communication; they collected them from work each day and denied them access to the shared phone. When Jaz's parents called, Sammy answered and said that Jaz was too busy to come over because they were working so hard on their gap year placement.

One day Jaz noticed that there were some final demand bills coming through the letterbox. When Jaz asked Sammy what was going on Sammy laughed and said, 'it's not my problem, all the bills are in your name'. Jaz felt completely trapped, they didn't know what to do. Sammy had never physically hurt Jaz, but was a loving relationship really supposed to feel this way?

KS5D :

Completely Submerged Case Study – Jaz and Sammy Part 2

One day at work, Jaz noticed a new poster up in the toilets. The poster showed some of the signs of domestic abuse, which included controlling a person's access to their money. The poster made Jaz think that maybe their relationship with Sammy was not what it was supposed to be. It was a hard thing to think about, because despite everything, Jaz still loved Sammy. A few days later Jaz was on their lunch break with some colleagues from the supermarket. Soon the conversation turned to the posters, with people sharing some of their experiences from past relationships. There was one woman at the supermarket called Tara who was always checking in on Jaz, and up until now Jaz had always said that they were fine, just tired. Tara often brought lunch in for Jaz, making a joke that for someone who worked in a supermarket surrounded by food, they always seemed hungry. Today Jaz decided to be brave and to confide in Tara. They told her that they were unsure if their relationship with Sammy was like the one on the poster, because although Sammy had never hurt Jaz physically, they were sometimes quite scared of Sammy because of how they would react if Jaz did something that Sammy didn't like. Jaz also told Tara that Sammy seemed to have control of their whole life, including their money, but could that just be because Sammy was better with money than Jaz and ultimately wanted the best for them?

Tara listened carefully to what Jaz had to say. She asked if Jaz was still in contact with their parents but Jaz became upset and said that their parents could never know what had happened to all the money they had saved so hard for. Tara asked if there was anyone else in Jaz's life before who they really trusted and Jaz gave them the name of their old basketball coach. Tara explained to Jaz that it was possible that they were experiencing economic abuse from Sammy. It was hard for Jaz to hear, but they trusted Tara and what she was saying made a lot of sense.

Over the next few work breaks, Tara supported Jaz to make contact with Mike, their basketball coach. Mike offered for Jaz to come and stay with him and his family and said that he would help Jaz to get some support. It took a while for Jaz to build up the confidence to leave Sammy, but with help from their work colleagues, Mike was able to pick Jaz up and take them back to his house before Sammy arrived at the supermarket. Sammy was furious of course, and arrived back at the supermarket several times looking for Jaz, but Jaz's colleagues were able to protect Jaz and Sammy was banned from the premises.

Mike and Tara worked with Jaz to make contact with their local domestic abuse service. Here Jaz found out that they were not the only one to have experienced this type of behaviour from a partner and that there was a way out. Jaz made contact with their bank to explain the situation. They were able to support Jaz to change their bank details, so Sammy no longer had access. Jaz was also able to phone a specialist financial support line, who supported Jaz to manage the debts that had been built up in their name. Mike gave Jaz an old mobile phone so they could make contact with their friends again, and invited them back to play basketball whenever they felt ready.

KS5C :

Jaz and Sammy - Part 2 (continued)

After a couple of months when Jaz felt more in control, they felt ready to tell their parents what had happened. Mike and Tara drove Jaz over and supported them whilst they told their story. Jaz's parents gave Jaz a huge hug and told them they loved them. Ever so slowly, Jaz gained the confidence to return to re-sit their exams at college. Sammy attempted to contact Jaz on social media several times, begging for Jaz to come back and saying that they couldn't live without them. It was hard for Jaz to hear that Sammy was upset, but with support from their friends and family they were able to block Sammy so they couldn't make contact anymore. Jaz's college was also made aware of the situation between Jaz and Sammy and the Student Support team checked in with Jaz regularly to make sure that everything was ok. In the end, Sammy stopped trying to make contact with Jaz and Jaz was able to move on and pass their exams in preparation for university.

KS5B :

Part 4: Signposting and support/ Further information

Organisation Name	Details	Website	Contact Details
The PSHE Association	Provides comprehensive guidance on Personal, Social, Health and Economic Education (PSHE) in England and Wales, including curriculum planning plus guidance on statutory relationships and sex education (RSE).	pshe-association.org.uk	Phone: 020 4538 1509 Email: info@pshe-association.org.uk
Surviving Economic Abuse (SEA)	<p>Charity with a specific focus on economic abuse. Includes key information and resources about economic abuse, including how to identify warning signs, how to seek support as a victim-survivor of economic abuse and how to support others. SEA also offer training and development opportunities in understanding and responding to economic abuse.</p> <p>Understanding economic abuse: survivingeconomicabuse.org/i-need-help/understanding-economic-abuse</p> <p>Guidance for those supporting people who are experiencing economic abuse: I'm supporting someone - Surviving Economic Abuse</p> <p>Training on economic abuse: Training - Surviving Economic Abuse</p> <p>Help for those experiencing economic abuse: I need help - Surviving Economic Abuse</p>	survivingeconomicabuse.org	<p>Email: info@survivingeconomicabuse.org</p> <p>Twitter: @SEAresource</p> <p>Facebook: @SurvivingEconomicAbuse</p> <p>LinkedIn: @Surviving Economic Abuse (SEA)</p> <p>Instagram: @survivingeconomicabuse</p>

KS5B :

Part 4: Signposting and support/ Further information

Organisation Name	Details	Website	Contact Details
You, Me & Money	<p>This website was developed by young people, for young people in collaboration with researcher Jozica Kutin from RMIT University, Australia. The website contains lots of helpful information and conversation starters for young people about money and relationships. The website also contains links to further reading regarding economic abuse.</p> <p>Resources for young people include:</p> <ul style="list-style-type: none"> • A quiz to discover what their attitude to money is: youmemoney.org.au/quiz • Examples of 'big moments' in young people's lives, such as moving in with a romantic partner, going on holiday or getting a pet: youmemoney.org.au/big-moments • Tips on how to talk about money together: youmemoney.org.au/money-in-relationships • youmemoney.org.au/whats-healthy <p>Further reading on economic abuse, including a link to Jozica's PhD research on young people and economic abuse can be found here: youmemoney.org.au/about</p>	youmemoney.org.au	Email: youmemoney@ylab.global
Tender	<p>An arts charity that uses creative projects and approaches to work with young people to prevent domestic abuse and sexual violence. Tender currently run two-day workshops with young people, exploring domestic and sexual violence, including economic abuse: tender.org.uk/schools-programme</p> <p>Tender also offer training and development opportunities for practitioners working with young people: tender.org.uk/what-we-do/training</p>	tender.org.uk	Email: tender.org.uk/get-in-touch Twitter: @TenderUK

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