

FINANCIAL ABUSE

THE HIDDEN GRIP OF CONTROL



Financial abuse is a pattern of behavior where one person controls, restricts, or exploits another person's access to money and economic resources to make them financially dependent. It is one of the least understood yet most powerful tactics within the Power and Control Wheel.

Financial abuse is often the main reason women stay with—or return to—an abusive partner. When a survivor has no access to money, transportation, or financial stability, leaving can feel impossible. Even after escaping, the lack of financial resources can make her vulnerable to returning simply to survive.

Financial abuse, while less commonly understood, is one of the most powerful methods of keeping a survivor trapped in an abusive relationship and deeply diminishes her ability to stay safe after leaving an abusive partner.

Financial abuse rarely occurs alone. It is deeply intertwined with emotional, spiritual, and psychological harm. At FOCUS Ministries, we are committed to breaking this cycle through education, support, and practical tools like personalized financial coaching that restore dignity and independence.



Financial abuse occurs in 99% of domestic violence cases.



WOMEN EXPERIENCING FINANCIAL ABUSE OFTEN FACE:

- *Restricted access to bank accounts or credit cards*
- *Forced unemployment or pressure to quit their job*
- *Paychecks taken or controlled by the abuser*
- *Criticism or monitoring of every purchase*
- *No money for basic needs*
- *Threats tied to finances ("If you leave, you'll have nothing")*

A STORY OF COURAGE: “ANGELA’S” FINANCIAL ABUSE JOURNEY.

When Angela first contacted FOCUS Ministries, she wasn't sure what to call what she was experiencing. Her husband never yelled, and there were no physical injuries. But she felt trapped—unable to make decisions, unable to access money, and unable to imagine a way out.

For years, her husband controlled every aspect of their finances. All accounts were in his name. He kept the debit cards, monitored every purchase, and demanded receipts for even the smallest items. Angela's paycheck was deposited into an account she couldn't access. When she asked about their budget, he told her she “didn't need to worry about it.” When she mentioned wanting to expand her work from part-time to a full-time job, he accused her of trying to “undermine the family.”

Eventually, Angela had no savings, no credit history, and no financial independence. She couldn't buy groceries without permission. She couldn't put gas in the car. She couldn't leave—not because she didn't want to, but because she had no means to survive on her own.

One night, overwhelmed and afraid, Angela searched online for help. She found FOCUS Ministries and wrote: “I don't have access to anything. I don't know how to get out.”

Today, Angela is rebuilding her financial life, opening her own accounts, learning to budget, and slowly restoring her confidence. She is discovering her God-given worth and taking courageous steps toward stability and safety.

She is no longer financially trapped. She no longer feels powerless. She is no longer alone.

Evelyn Colon

Victim Advocate for FOCUS Ministries, Inc.

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HOW YOUR SUPPORT MAKE FREEDOM POSSIBLE:

Financial coaching is one of the most transformative services we offer. Many women escaping abuse have never been allowed to manage money, build credit, or make financial decisions. Your support helps us teach budgeting, financial planning, rebuilding credit, and preparing for long-term stability—skills that empower women to step into independence with confidence.

In addition, we walk alongside women like Angela with both emotional support and practical resources:

- *Free counseling and crisis support*
- *Support Groups*
- *DV Training & faith-based resources for supporters & churches*
- *Resources for safety planning and emotional recovery*

Every donation—large or small—helps a woman take her next step toward safety, clarity, and freedom. Your support becomes part of her healing story.

Thank you for standing with FOCUS Ministries as we continue to shine Christ's light into places of deep hurt and walk with women on their journey toward restoration.

