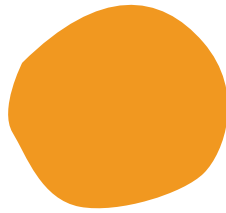




# Empowered & In Control

**8** *Bold Tactics for  
Healing from  
Financial Abuse*






***Cheers to recovering  
from financial abuse and  
building your financial  
self-esteem! You got this!***



*“Abuse and neglect negate love. Care and affirmation, the opposite of abuse and humiliation, are the foundation of love. No one can rightfully claim to be loving when behaving abusively.”  
— bell hooks, All About Love: New Visions*





"You've got to learn  
to leave the table  
when love's no longer  
being served."  
- Nina Simone

## What is a zine?

### Pronounced: ZEEN

A zine is usually a small-batch, independently published work that circulates less than 1,000 copies. It's like a mini-magazine and they can come in all sorts of shapes and purposes.

## What is THIS zine about?

'Empowered and In Control' is a financial wellness resource focused on identifying **actions to reclaim your agency and power when healing from financial abuse**. We redesigned the iconic "power and control" wheel that is commonly used in trainings for new domestic violence advocates. While the typical 'power and control' wheel focuses on highlighting examples of abusive behavior, this 'empowered and in control' wheel focuses on examples of actions that help us **heal from financial abuse**.

## Who is this zine for?

This resource is for every/anyone who is interested in topics related to healing justice, financial education, and/or want to develop their advocacy toolkit and are looking for new ideas to support individuals healing from financial abuse.

## Why this topic?

- We need more shame-free and judgement-free financial education resources.
- The majority {over 98%} of intimate partner and domestic violence cases involve financial and/or economic abuse.
- Reflecting on and healing our relationship to money can have a profound, positive impact on our overall wellbeing and help us better understand how our economy works.
- Healing from financial abuse goes deeper than learning how to create a budget, it's a non-linear, self-recovery, and self-compassion journey that will surprise you.
- ...and so many more reasons!

## Key Terms

### **Healing Justice -**

is a framework (developed by Cara Page and comrades from Kindred Healing Collective) that shows how we can **holistically respond to generational trauma and violence through collective practices** that impact and transform the harm that oppression created on our bodies, hearts and minds.

### **Financial Abuse:**

is a common tactic used by abusers to **gain power and control in a relationship. It can happen at any level of society** - from interpersonal to societal. Examples of abusive behavior include: concealing information, limiting the victim's access to assets, and/or reducing accessibility to the family finances. Financial abuse is one of the most effective ways that abusers maintain control over a victim/survivor because it significantly impairs their ability to make their own decisions and/or leave the relationship.

*Note: Financial Abuse is a type of Economic Abuse. The difference is that 'financial abuse' specifically refers to finances, while 'economic abuse' looks at broader behaviors that impact the flow, access, and use of money and resources.*

### **Economic Ripple Effect-**

**"Indirect and lasting economic consequences** ripple throughout survivors' lives long after the abuse has stopped. [The aftereffects of abuse build up and create] increased vulnerability to future abuse." - CSAJ



## Key Terms continued

### **Economic Abuse\*:**

involves behaviors that **control, exploit, coerce, and sabotage** a person's ability to acquire, use, and maintain economic resources (employment, transportation, childcare, financial accounts, taxes, social supports, education, housing, nice credit, food, etc...). It threatens their economic security, mobility, and potential for well-being and self-determination.

#### **Examples of Economic/Financial Abuse include:**

- **Control** - Spending restrictions, Travel Restrictions
- **Sabotage** - Credit, Employment, Parenting
- **Exploitation**- Fraud, Coerced Debt

### **RAIN:**

is a mindfulness practice developed by Buddhist practitioner and teacher, Tara Brach. It is an easy-to-remember **tool for calming, centering compassion, and relaxing the mind and body when faced with challenges of any kind**. RAIN is an acronym that involves following four steps:

- **Recognize** what is happening;
- **Allow** the experience to be there, just as it is;
- **Investigate** with interest and care;
- **Nurture** with self-compassion.

As you move through this resource, you may encounter moments of self-reflection that are hard to face. When this happens, we encourage you to pause, take some slow deep breaths, and try RAIN.

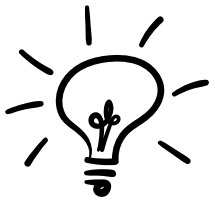
## How do I use this zine?

Below are some **guiding questions to support your user experience**. All questions can be used to explore each section. This zine focuses on **8 areas for healing**. Each section includes room for notes. We invite you to customize and add details to each area, as you see fit. What we offer is a beginning, not an end.



### Guiding Questions To Carry:

1. How do you currently feel about this area of your financial life?
2. What kind of behavior and/or environmental changes could help you get closer to your goals in this area?
3. What actions can you take this month?
4. What advice would your older-self give you about this?



### Other suggestions for use:

- Use it as a guidebook for your personal growth and financial healing journey
- Reference it as a training resource for DV advocates supporting folks through their experiences of financial abuse
- Work it in as a conversation piece or add it to a financial abuse study guide
- Print it out and fold into a zine or order copies and add them to your community-accessible library

**Now, on to the wheel!**



# Empowered & In Control Wheel Healing from Financial Abuse







**Empowered & In Control Wheel  
Healing from Financial Abuse**

# Independence

**Definition:** freedom from coercive control and self-trust in decision-making

**Examples:**

- Taking time to do 'financial safety planning;
- Taking time to understanding your financial position and how you might want to change it;
- The right to spend expendable income without monitoring.
- The right to work outside the home if desired, and to choose your work;
- Child support and alimony when legally entitled;
- Taking child tax credit and dependent status on taxes when legally entitled;
- Making a budget to understand your financial landscape;
- Minimizing potential vulnerability by filing tax returns;
- Monitoring credit score and understanding credit report;
- Being intentional about financial inner child healing work;
- Having a bank accounts in one's own name.

**Add your own ideas, affirmations, or drawings here:**

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Empowered & In Control Wheel  
Healing from Financial Abuse

# Access & Authorization

**Definition:** ability to use financial resources with ease / without permission

**Examples:**

- Separating bank account and co-signing on joint accounts;
- Having access to passwords, account numbers, location of accounts;
- Having accurate knowledge, transparency, and access to assets and property;
- Having accurate knowledge, transparency, and access about personal and family liabilities and debts.

**Add your own ideas, affirmations, or drawings here:**

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Empowered & In Control Wheel  
Healing from Financial Abuse

# Financial Transparency

**Definition:** practice of being open and honest about state of things

**Examples:**

- Exercising the right to be responsible and accountable around financial management and spending on all sides of a relationship;
- Exercising the right to make financial mistakes without derision;
- Practicing healthy intimacy in relationships entails access and accountability.

**Add your own ideas, affirmations, or drawings here:**

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Empowered & In Control Wheel  
Healing from Financial Abuse

# Intergenerational Financial Wellbeing

**Definition:** getting clear about how financial decisions impact across lifetimes

**Examples:**

- Having open and compassionate talks about money;
- Participating in community, family, and household dialogues about money and resources;
- Finding clarity about inheritance and what to expect when elder generation dies;
- Finding clarity about expectations with extended family nearby and abroad;
- Exercising right to have personal finance boundaries;
- Respecting the assets and belongings of children and elders;
- Respecting the assets and belongings of women and other gender and sexuality marginalized family members;
- Respecting the assets and belongings of disabled family members.

**Add your own ideas, affirmations, or drawings here:**

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# Intentional Interdependence

**Definition:** knowing that you do not have to struggle alone

**Examples:**

- Cultivating a web of community support and trusted advisors;
- Ensuring the needs of all parties are clarified, shared and considered with respect and care;
- Giving and receiving gifts of time, care, resources, and money;
- Building financial connections that respect independence: prenuptial agreements, business partnership agreements, and anything legally or spiritually binding;
- Talking to friends about money;
- Learning how to honor the earth;
- Learning how to create and practice in healthy relationship;
- Developing strong conflict transformation and de-escalation skills.

**Add your own ideas, affirmations, or drawings here:**

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**Empowered & In Control Wheel  
Healing from Financial Abuse**

# Informational Empowerment

**Definition:** being proactive about learning financial concepts and applying to your life

**Examples:**

- Using financial literacy tools that are accessible and relevant to your life;
- Understanding social conditions that challenge your efforts for something better (i.e: racial capitalis, predatory lending, economic sanctions, etc.);
- Being thoughtful and discerning about where you are getting your financial news and information
- Exercising the right to make mistakes;
- Exercising the right to do better as you know better;
- Knowing your legal economic rights, as relevant to taxes, divorce, and banking.

**Add your own ideas, affirmations, or drawings here:**

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Empowered & In Control Wheel  
Healing from Financial Abuse

# Sovereignty In Death

**Definition:** being proactive about planning for end-of-life decisions

**Examples:**

- Knowing who legally inherits your property in your state;
- Designating the 'beneficiaries' of all of your accounts and remembering to update as needed;
- Taking time to create and update advanced health care directives and living wills and having them notarized.

**Add your own ideas, affirmations, or drawings here:**

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**Empowered & In Control Wheel  
Healing from Financial Abuse**

# Financial Self-Esteem

**Definition:** developing self-trust, confidence and, compassion in your money journey

**Examples:**

- Developing habits of financial self-care that support your own best interest;
- Investing in your future;
- Acting in integrity;
- Bringing compassion and accountability to financial issues in relationships and shared housing situations;
- Affirming yourself and others in financial decision making, wins, gains, and losses;
- Supporting your future/elder self through retirement savings and planning;
- Accepting your own financial reality and not shaming yourself for it;
- Creating access to funds for creative expression and personal development.

**Add your own ideas, affirmations, or drawings here:**

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## Where to grow from here? Try these:

- As Money Witch says, 'stay intimate with your finances' ;
- Take empowered action to integrate these tactics into your daily life;
- Dream big about what healing means for you and then live towards that;
- Be thoughtful about where you keep, save, and invest your money;
- Get curious about how your personal financial wellbeing is connected to your community's financial wellbeing.

## Resources for continued education on this topic:

- **NNEDV**: Economic Justice: <https://nnedv.org/content/economic-justice/>
- **CSAJ**: What is Coerced Debt? - <https://csaj.org/news/view/consumer-rights-newsletter-on-coerced-debt>
- **Tara Brach: RAIN Technique** - <https://www.tarabrach.com/rain-practice-radical-compassion/>
- **FREEFROM** - <https://www.freefrom.org/>
- **HEAL YOUR FINANCES** - [healyourfinances.com](http://healyourfinances.com)
- Feel free to add more to this list as you find the ones you love

## Gratitude // Acknowledgments:

To the lineage of 'power and control' wheels used in dv advocacy trainings

Major applaud to co-creator Jessie Susannah aka Money Witch for naming this resource and creating tactics for healing from financial abuse.

Big warm thank you to NC-based graphic designer Ruben Rodriguez for bringing this design to life!





## About Collaborators



**NCCADV** - We are a statewide membership organization serving approximately 85 partner violence organizations and all 100 counties of NC. Our mission is to lead the state's movement to end partner violence and to enhance work with survivors through collaborations, innovative training, prevention, technical assistance, state policy development, and legal advocacy.

[www.nccadv.org](http://www.nccadv.org)

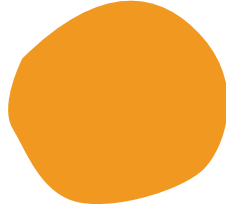
**Money Witch** - Jessie Susannah Karnatz, aka the Money Witch, brings capitalism-critical, shame-free education to healers, hustlers, and creatives in order to catalyze change in their financial lives. She believes healing our finances will bring blessing to our lives, our lineages, and our communities. She offers education, Money Magic products, Intuitive Financial Coaching, and tax preparation online and in the Bay Area (unceded Ohlone land) and does it all with impeccable business lady style.

[www.healyourfinances.com](http://www.healyourfinances.com)



**Ruben Rodriguez** - Inspired by pop culture, life, music, and culture, fascinated by inventions, color, movement, and compositions, [Ruben designs and conceptualizes] for both cultural and commercial fields. Whether in the digital world or on a three-dimensional scale, [Ruben] combines different disciplines and mediums to build engaging experiences.

<https://rubenrodriguezinc.com/projects>



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FINANCIAL \$ HEALING  
JOURNEY BE EMPOWERED!***



