



Campus Action Toolkit

This toolkit is for teachers, professors, administrators, staff, and students who want to spread awareness on campus about teen economic abuse.

Contents:

- 1. Welcome Letter**
- 2. Language we use for discussing teen economic abuse**
- 3. The numbers**
- 4. Tips for teaching about teen economic abuse**
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Allstate
Foundation

To Students, Educators, and Administrators:

The End Teen Economic Abuse Fellows at Futures Without Violence are writing to introduce you to an initiative aimed at raising awareness about economic abuse within teen dating relationships and empowering individuals to recognize and combat this pervasive form of dating and domestic violence. This project is designed by teens for teens and the adults who support them. And we hope you'll be as excited as we are to share this information.

Economic abuse is the combination of financial control and exploitation, work interference, and educational sabotage. Often overshadowed by more visible abusive tactics, economic abuse is a subtle yet devastating tactic used by abusers to gain power and control over their partners' financial resources, independence, and future career and educational opportunities. The results of experiencing economic abuse at a young age can be devastating to the future of teenagers. Recognizing the urgent need to address this issue, we have developed a comprehensive Social Media Toolkit designed to educate and inform your students about the signs, impacts, and strategies for prevention and intervention.

The toolkit relies on the reach and influence of social media platforms to disseminate educational content and resources in a format that is accessible, engaging, and easy to share. Through a combination of informative content and graphics, and educational videos, the toolkit aims to:

1. Raise Awareness
2. Foster Dialogue
3. Initiate Conversation

Thank you for your time and consideration. I look forward to the opportunity to discuss potential collaboration further.

Warm regards,

The Fellows of the End Teen Economic Abuse 2024 Cohort

Language

Economic Abuse

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

Opportunity Abuse/Cost

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

Resource Manipulation

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

Education Sabotage/ Interference

intentionally disrupting or otherwise keeping a partner from succeeding in school

Employment Sabotage/ Interference

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

Financial Control

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

Financial Exploitation

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

Education Sabotage / Interference

What can this look like?

Being pressured, bullied, or coerced to:

- spend less time studying
- skip class or school
- drop out of school
- quit an extracurricular activity/club
- change post-graduation plans



44% less than half think that interfering with a partners' ability to go to school or work is dating violence

35% said that their partner discouraged or put them down for pursuing their career goals

25% of teens experiencing this type of abuse did not think their relationships were abusive

2/3 said their partner tried to convince them to skip class or school

22% did because they felt threatened, scared, or bullied by their partner

68% of teens experienced some form of education interference from their partner

88% of teens **with a history of teen dating violence** experienced some form of education interference

Employment Sabotage / Interference

What can this look like?

Being pressured, bullied, or coerced to:

- not have a job or to have a job when they didn't want to work
- skip work or change work schedules
- respond to text or calls while at work
- change jobs or quit their job



44% less than half think that interfering with a partners' ability to go to school or work is dating violence

30% said that their partner discouraged them from having a job

26% of teens experiencing this type of abuse did not think their relationships were abusive

2/3 said their partner tried to convince them to skip their shift

20% did because they felt threatened, scared, or bullied

67% of teens experienced some form of interference with employment from their partner

86%

of teens **with a history of teen dating violence** experienced some form of employment interference

Financial Control / Exploitation

What can this look like?

Being pressured, bullied, or coerced to:

- spend money on their partner when they don't want to
- give their partner money
- pay for most or all dates/activities
- spend their money as their partner decides or demands
- let their partner control their money



41%

less than half think that restricting or controlling their partner's access to or how their partner spends money is dating violence

31%

started a relationship because of economic need

24%

of teens experiencing this type of abuse did not think their relationships were abusive

54%

said that their partner pressured them to do something they were uncomfortable with to earn money



19%

did what their partner said because they felt threatened, scared, or bullied

65%

of teens shared that their partner interfered with and sought to control how they spend their money

83%

of teens **with a history of teen dating violence** had a partner who interfered with or sought to control how they spend their money

Teaching about Teen Economic Abuse

Tips from the teens:

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

For Educators and Administrators

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

For Staff and Students focused on prevention:

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

Social Media Graphics

Please use the following graphics to spread awareness to the students at your school. We have provided sample copy, but encourage you to draft something that will resonate with your specific population.

What is teen economic abuse?

1 **What is teen economic abuse?**

Teen economic abuse (TEA) is a deliberate pattern of control in which an individual interferes with their partner's ability to acquire, use, and maintain an independent career and earnings.

2 **What is teen economic abuse?**

Teen economic abuse not only impacts the current, but can have impacts well into the future. We're inviting teens and the adults who support them to help teens create their own universe where they can thrive.

3 **Behaviors to look out for**

If your teen is withdrawing from beloved activities, work, and friends, or beginning to struggle academically as their dating partner becomes more involved in their life; talk to them. It could be economic abuse. They trust you to teach them positive dating and financial relationships. As a parent, you want your teen to thrive so give them the tools to prevent teen economic abuse and dating violence.

4 **Behaviors to look out for**

- Paying for most or all dates/activities they do together
- Change their post-graduation plans
- Change jobs
- Take time away from studying to spend more time together
- Drop out of school

5 **Behaviors to look out for**

- Not go to work when scheduled
- Change work schedule or the number of hours they work
- Loan them money when they can't or won't pay them back
- Share bank account or cash transfer apps (venmo, cashapp, paypal) information and passwords

6 **CREATE YOUR OWN UNIVERSE**


a campaign by teens for teens and the adults who support them

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

EndTeenEconomicAbuse.org

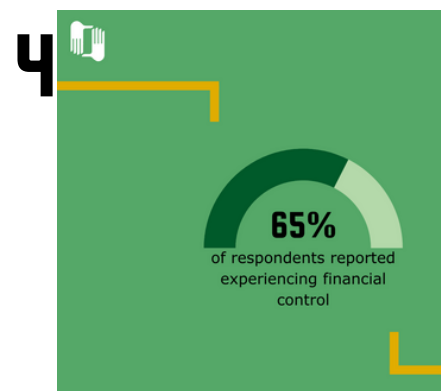
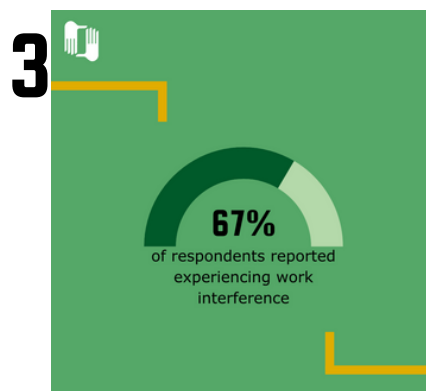
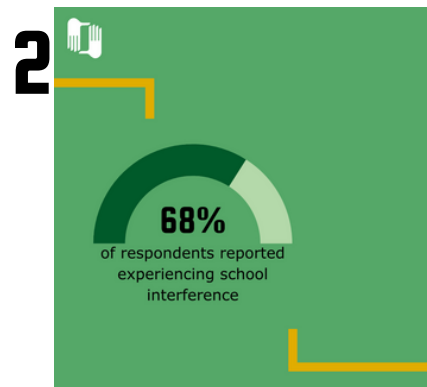
Social Media Graphics

How prevalent is teen economic abuse?

1  **How common is teen economic abuse?**

The short answer is: very.

The longer answer is that it is more common for teens who also indicated that they had experienced teen dating violence.



5  **CREATE YOUR OWN UNIVERSE**

a campaign by teens for teens and the adults who support them

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

Social Media Graphics

In depth: Opportunity Abuse

1 Opportunity Abuse/Cost



2 What is it?

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



3 Also called...

education sabotage or interference & employment sabotage or interference

4



a campaign by teens for teens and the adults who support them

Opportunity abuse/cost refers to the lost opportunities that education or employment sabotage can cause for a teen. While difficult to measure, these intangible costs can have devastating impacts on future opportunities, earnings, and economic stability for the teen impacted.

Learn how to speak to your teen if you suspect they are experiencing opportunity abuse at EndTeenEconomicAbuse.org.

Social Media Graphics

In depth: Education Sabotage / Interference

1 Education Interference

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



2

Behaviors may include

Being pressured, manipulated, or coerced to

- spend less time studying
- participate in the same activities
- skip class or school
- change post graduation plans
- drop out of school
- drop a club or other extracurricular



3

It can sound like

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

"I signed you up for the same classes as me. I just hate that I don't get to see you all day."

[picks fight the night before a big presentation is due]

4



a campaign by teens for teens and the adults who support them

Economic abuse comes in many different forms, education interference or sabotage is one form that teenagers experience. Get to know the behaviors and learn how to help at EndTeenEconomicAbuse.org

Social Media Graphics

In depth: Employment Sabotage / Interference

1

Employment Interference

Intentionally disrupting or otherwise keeping a partner from having a job



2

Behaviors may include

Being pressured, manipulated, or coerced to

- not have or keep a job when they want one
- get a job when they do not want one
- skip work
- change jobs
- change their payment or deposit method
- respond to texts or calls while working
- change work schedules or the number of hours worked
- abruptly quit

3


It can sound like

"You don't need to waste your time working. I can take care of everything."

"I really dislike that all your coworkers are guys. You should find a different job."

[refuses to provide a ride to work as they normally do]

4



a campaign by teens for teens and the adults who support them

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

Share this post and visit EndTeenEconomicAbuse.org to learn more.

Social Media Graphics

In depth: Resource Manipulation

1 Resource Manipulation



2

What is it?

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



3

Also called...

financial control
&
financial exploitation



4



a campaign by teens for
teens and the adults
who support them

Resource manipulation refers to the control or exploitation of tangible resources. While many think that teens don't have money and are unable to experience this type of abuse, our study found that teens were very much engaging in and experiencing these behaviors.

Learn how to speak to your teen if you suspect they are experiencing resource manipulation at EndTeenEconomicAbuse.org.

Social Media Graphics

In depth: Financial Control

1

Financial Control

When a partner restricts or controls their partner's access to or how their partner uses their money.

Previous Next

2

Prevalence

Financial control experiences in relationships are more common than you think! 65% of respondents in a study reported experiencing financial control in relationships.

Previous Next

3

Learn the signs!

1. Constantly criticizing and monitoring partners' spending habits.
2. Pressuring partner to contribute financially in unfair or uneven ways.
3. Threatening to cut off financial support partner doesn't obey particular demands.

Previous Next

4

What does it sound like?

"You can't be trusted with money."
 "Don't worry, I know what's best for us."
 "You owe me"

Previous Next

5

What does it sound like?

"Let me take this off your plate so you can worry about other things."
 "You're not allowed to spend money without asking me first."

Previous Next

6

YOU CAN HELP!

TALK TO THE TEENS IN YOUR LIFE & HELP CREATE A UNIVERSE WHERE THEIR RELATIONSHIPS ARE HAPPY & RESPECTFUL.

Previous Next

7

Learn more at EndTeenEconomicAbuse.org

a campaign by teens for teens and the adults who support them

Previous Next

Likely the most well understood form of economic abuse, financial control is still not recognized as a form of domestic violence by 78% of Americans surveyed. Yet, teens experience it. And, that number goes up when you ask teens who have experienced teen dating violence - 83% of teens with a history of teen dating violence report experiencing financial control.

Social Media Graphics

In depth: Financial Exploitation

1

Financial Exploitation

verb

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

2

Behaviors of Financial Exploitation

Being pressured to:

3

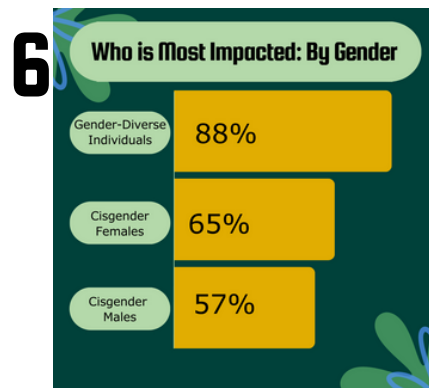
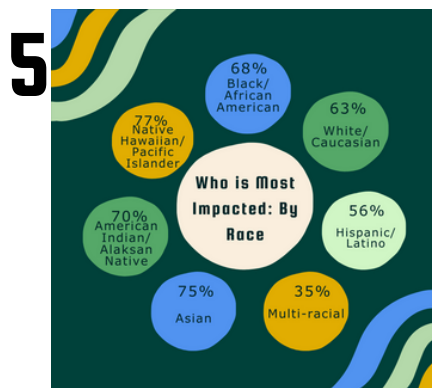
Behaviors of Financial Exploitation

- Let their partner manage their money
- Give their partner money
- Spend money on their partner when they don't want to

4

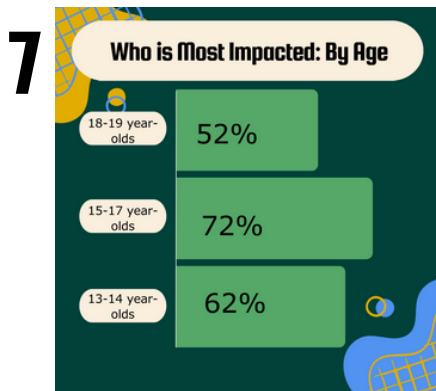
Behaviors of Financial Exploitation

- Pay for most or all dates/activities they do together
- Being told how to spend their money



Social Media Graphics

In depth: Financial Exploitation (cont.)



Meeting basic needs, exchanging sex or sexual contact, relying on a partner to provide or pay for contraception or birth control, being pressured to do something they're uncomfortable with to earn money were all experiences that we found through our survey. Teens are experiencing financial exploitation and it is time we know the signs.

Learn more about financial exploitation at EndTeenEconomicAbuse.org

Posters for Passive Campaigning

Information

The following three posters provide slightly different information on each one. You can either select based on aesthetics, content, or print all three! Download from EndTeenEconomicAbuse.org rather than printing the thumbnail. Direct links on thumbnails.

Option #1

TEEN ECONOMIC ABUSE IS PREVALENT AND STARTS EARLY

LOOK FOR THESE SIGNS OF TEEN ECONOMIC ABUSE:

- YOUR PARTNER PRESSURES YOU TO SKIP CLASS, ASSIGNMENTS, OR WORK**
- YOUR PARTNER COERCES YOU TO SPEND MONEY WHEN YOU DON'T WANT TO**
- YOUR PARTNER HEAVILY INFLUENCING POST-GRADUATION PLANS, INCLUDING COLLEGE CHOICE OR EMPLOYMENT PLANS**

WHAT YOU CAN DO:
 SPREAD AWARENESS INTERVENE WHEN IT HAPPENS
 RESEARCH MORE ON YOUR OWN TIME PRIORITIZE YOURSELF LEARN HOW TO RESPOND
 RECOGNIZE THE SIGNS

EndTeenEconomicAbuse.org

Option #2

TEEN ECONOMIC ABUSE
AN OVERVIEW

WHAT IS TEEN ECONOMIC ABUSE?
 Teen economic abuse is a form of dating violence characterized by controlling behaviors over a partner's current and future financial access. These behaviors can manifest themselves in many different ways.

EXAMPLES
 When your partner...
 • Pressures you into spending money
 • Restricts access to your bank account and money
 • Makes current and future life decisions on your behalf
 • Pressures you to miss school/work to spend time with them

EFFECTS
 The effects of teen economic abuse vary but, generally, they limit one's education and relationships and induce financial and psychological distress.

PREVALENCE
 In a survey conducted, it was found that 68% of teens have experienced teen economic abuse and its effects.

BEING AWARE
 • Recognize the problem
 • Recognize warning signs/symptoms
 • Spread awareness of problem

WHAT CAN BE DONE?
 • Think about people you know who may be at risk
 • Ask folks you are concerned about how they feel about their relationship
 • Be the change you want to see in the world!

LEARN MORE AT: EndTeenEconomicAbuse.org

Option #3

TEEN ECONOMIC ABUSE

WHAT IS IT?
 Economic abuse is a pattern of control when individuals interfere with their partners ability to build, use, or maintain their earnings or career.

MISSING SCHOOL
 Partners pressuring you to miss school

COLLEGE CHOICES
 Partners making you choose a certain college. These are forms of economic abuse and they effect your future

IT IS UNFORTUNATELY COMMON
 When surveyed 68% of teens stated they have experienced forms of economic abuse

WHAT CAN YOU DO?
 • Get familiar with it by reading the resources below
 • Talk about it
 • De-normalize the bad and normalize the good
 • Prioritize your future

THERE IS HELP OUT THERE

CREATE YOUR OWN UNIVERSE

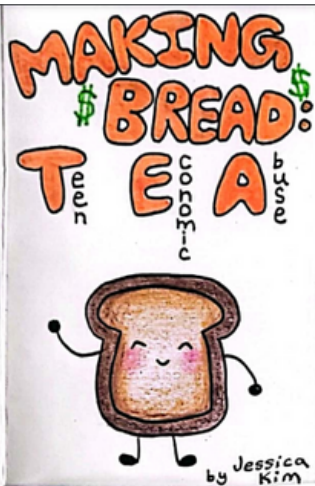
LEARN MORE AND FIND RESOURCES

SCAN ME

EndTeenEconomicAbuse.org

Zines!

Zines have a long history in the United States, with the first dating back to 1930! Zines can be used as a way to spread information, stories, and art in a do it yourself way. One of our fellows created a zine about teen economic abuse that we encourage you to print out, follow our folding instructions, and handout to students and employees.



1. Fold hot dog style
2. Unfold and refold hamburger style
3. Unfold and lay flat
4. Fold one short side into the middle crease
5. Fold the other side into the middle piece
6. Unfold and lay flat; there should be 8 boxes
7. Fold hamburger style and cut into the middle along the crease
8. Unfold and lay flat; the incision should be in the middle of the paper
9. Fold hot dog style
10. Push together the ends; there should be a diamond shape from where the incision is
11. Fold each page and crease; this should create a booklet
12. Decorate

Visual learner? Us to! You can watch our fellow, Kavya, go through the instructions on our website [here](#).

[Download the Zine](#)

Additional Resources

Sometimes you will not have the answer. And that's okay!

Here are some additional resources where you can find more information about teen dating violence, healthy relationships, financial literacy, and hotlines for people to access for support.

Hotline Resource

Love is Respect

- 24/7 confidential support for teens and young adults about healthy relationships and dating abuse through text, phone, and online chat
- loveisrespect.org
- 1.866.331.9474

Learn more: sexual and relationship violence prevention and response

A Call to Men

- Offers resources and educational programs about healthy masculinity
- acalltomen.org

Advocates for Youth

- Works with young people to fight for sexual health, right, and justice
- advocatesforyouth.org
 - **AMAZE**
 - A project of Advocates for Youth that provides age appropriate, nonjudgmental information about puberty, relationships, and sexual health
 - amaze.org
 - Educator Toolkits
 - These free toolkits help educators develop lesson plans to accompany AMAZE videos.
 - amaze.org/educators/toolkits/
 - **Rights, Respect, Responsibility Curriculum**
 - Sex education curriculum that fully meets the National Sexuality Education Standards and seeks to address both the functional knowledge related to sexuality and the specific skills necessary to adopt healthy behaviors
 - 3rs.org/

Additional Resources

End Rape on Campus

- Aims to end campus sexual violence through direct support, prevention, and policy reform
- endrapeoncampus.org

Futures Without Violence

- Access a variety of resources and tools about violence prevention and response
- futureswithoutviolence.org

It's On Us

- Movement building organization that combats campus sexual assault by giving students the tools needed to create a culture of prevention
- itsonus.org

One Love Foundation

- Offers an education center, youth leadership programs, and resources about teen dating violence
- joinonelove.org

SafeBAE

- Student led organization working to prevent sexual violence among teens
- safebae.org

Learn more: financial literacy

Junior Achievement Financial Literacy

- Created for high school students, this is a teacher led program that equips students with foundational personal finance skills.
- jausa.ja.org/programs/ja-financial-literacy

Moving Ahead Curriculum

- The Allstate Foundation and National Network to End Domestic Violence (NNEDV) created this educational resource to help domestic violence survivors achieve financial independence and rebuild their lives.
- ngbvlc.org/Courses/CourseDetails/181



CREATE YOUR OWN UNIVERSE

Questions?

Email Suzannah at
srogan@futureswithoutviolence.org

For more information, visit
EndTeenEconomicAbuse.org

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by



with
generous
funding
from



Allstate
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